What is this type of insurance?

This is a Miscellaneous Professional Indemnity insurance policy.

Key features of the cover

- The indemnity limit is on an 'any one claim and in total' basis, sometimes referred to as 'in the aggregate' (this means that the amount chosen will be the maximum paid out in any one year of insurance).
- The costs of defending the claim are within the Indemnity limit. Tokio Marine Europe S.A. Irish Branch can offer up to EUR 10 million cover for our Miscellaneous clients.
- The legal costs of prosecuting claims for infringement of the Insured's intellectual property rights (sub-limit EUR 25,000 in the aggregate).
- Costs of representation at any inquiry which has a direct relevance to any claim or circumstance (sub-limit EUR 250,000 in the aggregate).
- Defence costs (lawyers, court costs, experts etc.) which are included in the Indemnity Limit
- Consumer Insurance Contacts Act 2019 Difference in conditions

What is insured?

- ✓ Breach of professional duty
- ✓ Dishonesty of employees
- ✓ Libel and slander
- ✓ Unintentional breach of confidentiality
- ✓ Unintentional infringement of intellectual property rights
- ✓ Malicious falsehood;
- ✓ Loss of or damage to documents
- ✓ Data Protection cover
- ✓ Irrecoverable fees

What is not insured?

- × Risks that should be insured elsewhere – Employers and Public Liability, Property, Land, Products, Directors and Officers.
- × North American exposure.
- × Seepage and Pollution; Asbestos and Toxic Mould.
- × War, Terrorism & Nuclear risks.
- × The Excess.
- × Claims and circumstances known at inception of cover.
- × Trading losses, fines and penalties.
- × Insolvency or bankruptcy of the Insured
- × Viruses
- × Medical Malpractice; Physical, Emotional and Sexual Abuse
- × Insurance advice; Will writing or estate planning; Financial & Mortgage advice