

# Professional Indemnity Cover

Our FMG Professional Indemnity policy covers your legal liability and certain cost exposures when giving advice, performing professional services, or completing design work and related conduct in the course of your business.

## Automatic Benefits

- Cover for your civil liability in the conduct of your professional business.
- Cover for loss of money or other property owned by you, or for which you are legally liable, due to your employee's dishonest or fraudulent conduct in the course of your business.
- Cover for a claim for civil liability brought about or contributed to, by the dishonest, fraudulent, criminal, reckless or malicious act or omission of an employee
- Cover for a claim for civil liability for compensation as a result of you breaching the Fair-Trading Act 1986, the Consumer Guarantees Act 1993, or similar consumer protection legislation.
- Cover for a claim arising from you unintentionally breaching or infringing the privacy, or breaching the confidentiality or intellectual property rights, of others in your conduct of the professional business.
- Cover for your civil liability for work performed on your behalf by your contractors and sub-contractors in the conduct of the professional business. No cover is provided to contractors and sub-contractors themselves under this benefit.
- Cover for a firm or entity conducting the same professional business as you which you acquire or merge with.
- Cover for an unintentional defamatory spoken or written statement you make in connection with your conduct of the professional business.

With our prior consent, you are also covered for:

- Legal defence costs
- Costs and expenses for legal representation at a judicial review, or enquiry.
- The reasonable fees, costs and expenses you incur to engage a public relations consultant for the sole purpose of protecting your reputation when it is brought into question as a direct result of a claim arising out of the conduct of the professional business.

## Additional Automatic Benefit

### What we will pay

- Emergency defence costs, if it is not possible for you to get our prior written consent before incurring legal defence costs that would otherwise be covered under this policy, we will waive this requirement provided that our consent is subsequently obtained within 30 days of the first of these costs being incurred.
- We will pay up to \$50,000 for all emergency defence costs in the aggregate during the period of insurance.

## Available Optional Benefits

- Costs to rectify a pollution event.
- Automatic reinstatement of cover

### The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on **0800 366 466**  
or visit our website **fmg.co.nz**



### We also provide specialised cover for

- Material Damage
- Business Interruption
- Commercial Vehicles
- Management Liability

#### Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website [www.fmg.co.nz](http://www.fmg.co.nz)

**We're here for the good of the country.**