

# NZPI Members Professional Indemnity Insurance Scheme

Aon, working in partnership with NZPI, provide cost effective, comprehensive Professional Indemnity insurance cover for NZPI members.

Planning is about sustainable development - making positive changes that stand the test of time. However, risk is inherent in the planning profession, including project problems and allegations of professional negligence from an unhappy client, who then seeks financial compensation.



# Your Professional Indemnity Insurance Under the Group Scheme

## Professional Indemnity

Should you find yourself at the wrong end of a complaint, investigation or enquiry, Professional Indemnity insurance pays for legal defence costs, plus any settlements or awards of damages that might be held against you in court.

Professional Indemnity insurance automatically includes cover for representation at registration board proceedings, breach of contract and fraud/dishonesty of employees.

Under the group scheme, NZPI members have a choice of limits for their Professional Indemnity insurance and the ability to integrate a choice of valuable additional protections.

Say **hello** to Tim today and find out how he can help you.

## Optional Insurance available:

### Cyber Risk Insurance

Provides cover for a range of risks including data loss and privacy breach incidents which can give rise to own loss (including consequential) and third party claims.

### General Liability

Covers costs to defend and settle claims by third parties who suffer property damage or personal injury arising from negligent actions of the insured.

### Statutory Liability

Covers costs to defend and pay fines and reparations in respect of prosecutions arising out of an inadvertent breach of most NZ statutes. Common breaches for planners relate to the Resource Management Act which carries a maximum penalty of 2 years imprisonment, a \$200,000 fine, plus \$10,000 per day for continuing offences.

### Employers Liability

Covers costs to defend and settle claims brought by employees not within scope of ACC.

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**Better informed.  
Better advised.  
Better decisions.**

**Liability Insurance is part of good risk management practice.**

Aon is a leading provider of risk management and associated services in Aotearoa, and around the globe. We have identified liability exposures specifically for licensed planners and have created a group liability insurance scheme to fit your distinct needs, to ensure you are **better informed**.

We provide our clients with expert insurance advice to ensure you are **better advised**.

Our insight and expertise give you clarity and confidence, to ensure you can make **better decisions**.

**AON**