



Hong Kong Association of Speech Therapists
Professional Indemnity Insurance Proposal

Insured: The Members of Hong Kong Association of Speech Therapists

Occupation: Speech Therapist (Individual)

Coverage:

- a) Insurer shall pay, to or on behalf of the Policyholder, the Loss in respect of any **civil liability which the Policyholder incurs as a result of any Claim** first made and reported to Insurers during the Period of Insurance which arises from **any breach of a professional duty of care** in the provision of the Professional Services.
- b) **Legal costs and expenses:** Insurers shall pay reasonable and necessary costs and expenses incurred by the Policyholder in the **investigation, defence and settlement of any Claim of coverage a)**
- c) Insurers shall pay to or on behalf of the Policyholder **any reasonable and necessary legal, assessor's, adjustor's and expert witness' fees, costs and expenditures** (which shall not include salaries, wages, travel or accommodation expenses) reasonably incurred by a Policyholder on its own behalf, and with the prior written consent of Insurers, **in preparing for and attending an inquiry**, provided that the notice requiring Policyholder to attend the inquiry is first served upon the Policyholder during the Policy Period and reported to Insurers during the Period of Insurance

Limit of Liability : a) & b) HK\$5,000,000 any one claim and HK\$30,000,000 in aggregate inclusive of legal cost and expenses (the limit above shall be shared by all insured members)
c) HK\$5,000,000 any one claim and in aggregate for cost in preparing for inquiry (the limit above shall be shared by all insured members)

Extensions & Endorsements : (a) Loss of Documents
(b) Libel and Slander
(c) Sexual Harassment and Molestation Exclusion
(d) Amended Definition of Insured – Individual cover
(e) Joint Venture Liability

Rm 1905, Fortress Tower, 250 King's Road, North Point, Hong Kong. Tel. (852) 2523 6786 Fax: (852) 2523 6937 1
香港專業保險經紀協會會員 Email: raymond@charterlloyd.com, alice@charterlloyd.com
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Charterlloyd Insurance Brokers Ltd (the "Company") is remunerated for its services by the receipt of commission paid by Insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of commission by the Company.



CHARTERLLOYD
INSURANCE BROKERS LTD
INTERNATIONAL INSURANCE BROKERS

- Geographic limit** : Worldwide excluding USA and Canada
- Jurisdiction** : Hong Kong
- Deductible** : HK\$5,000 each and every claim
- Period** : 12 months as from 1 March 2018
- Annual premium** : HK\$680 per insured member
- Minimum Number of Participants** : Subject to a minimum participation of 200 members
- Eligibility** : The Members of Hong Kong Association of Speech Therapists

Subject to policy conditions and exclusions of insurance policy.

The insurance company shall reserve the right to reject or impose additional exclusion for individual member subject to details provided in individual member's proposal form. Full disclosure of potential claims or circumstances likely to cause claim must be declared in the proposal form by the insured member.

Application procedures:

Please return the completed and signed declaration form, together with a cheque of HK\$680 to the following address before 28 February 2018 for the enrollment of Professional Indemnity insurance:

Charterlloyd Insurance Brokers Ltd.
Room 1905, 19/F, Fortress tower, 250 King's Road, Hong Kong
Attn: Dr. Raymond Chow

For enquiry, please feel free to contact Dr. Raymond Chow (Email: raymond@charterlloyd.com, Tel: 2523 6350) or Ms. Alice Cheung (Email: alice@charterlloyd.com, Tel: 2523 6072) for any assistance.

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