



**CHARTERLLOYD**  
**INSURANCE BROKERS LTD**  
INTERNATIONAL INSURANCE BROKERS

The Hong Kong Association of Speech Therapists  
Professional Indemnity Insurance Proposal (2026)

**Insured:** The Members of The Hong Kong Association of Speech Therapists

**Occupation:** Speech Therapy Services

**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)

**Limit of Liability** : **HK\$10,000,000** any one claim and **HK\$40,000,000** in the aggregate inclusive of legal cost and expenses  
(the limit above shall be shared by all insured members)

**Extensions & Endorsements** : (a) Loss of Documents – sub-limit HK\$10 million  
(b) Libel and Slander  
(c) Amended Definition of Insured (Individual)  
(d) Good Samaritan Acts Extension  
(e) Prescription Exclusion  
(f) Medical and Related Services Exclusion  
(g) Inquiries (HK\$500,000 per insured member & HK\$5 million in aggregate)  
(h) Intellectual Property Rights Extension  
(i) Fraud & Dishonesty Extension  
(j) Continuous Cover  
(k) Amended Definition of Inquiry

**Geographic limit** : Worldwide excluding USA and Canada  
*\*For members who are practicing in places other than Hong Kong, applications will be subject to the insurance company's approval, the insurance company shall reserve the right to reject or impose additional premium and term\**

Rm 1905, Fortress Tower, 250 King's Road, North Point, Hong Kong. Tel. (852) 2899 2345 Fax: (852) 2523 6937 1  
香港專業保險經紀協會會員 Email: raymond@charterlloyd.com, admin@charterlloyd.com  
Adelaide • Melbourne • Perth • Sydney • Hong Kong

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.



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<b>Jurisdiction</b>	: Hong Kong
<b>Deductible</b>	: HK\$5,000 each and every claim
<b>Period of insurance</b>	: <b>From 1 January 2026 to 31 December 2026 (Annual)</b> From 1 July 2026 to 31 December 2026 (Semi-Annual)
<b>Annual Premium</b>	: <b>HK\$680 per insured member (Annual)</b>
<b>Semi-Annual Premium</b>	: <b>HK\$380 per insured member (Semi-Annual)</b>
<b>(incl. brokerage, fee &amp; IA levy)</b>	<b>(Additional premium will be charged for annual income exceeds HK\$2 million)</b>
<b>Insurer</b>	: Liberty Specialty Market
<b>Eligibility</b>	: The Full Members of The 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 with a cheque payable to "Charterlloyd Insurance Brokers Ltd." to the following address 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**

Please feel free to contact Dr. Raymond Chow (Email: raymond@charterlloyd.com, Tel: 2523 6350) or Mr. Ryan Li (Email: admin@charterlloyd.com.hk, Tel: 2899 2345) for any assistance.

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