

# Financial Lines

## Insurance Product Information Document

**Company:** Zurich Insurance plc

**Product:** Accountants Professional Indemnity Insurance

Registered in Ireland No. 13460. Registered Office: Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.  
Authorised by the Central Bank of Ireland as a non-life insurance company. Firm reference number C743.

**This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.**

### What is this type of insurance?

This policy provides civil liability cover for incorrect professional advice or services provided by accountancy firms.



#### What is insured?

- ✓ Institute of Chartered Accountants in Ireland compliant wording.
- ✓ Civil Liability wording which includes:
- ✓ Court Attendance Costs.
- ✓ Your own losses relating to Criminal or Fraudulent Acts of employees up to €300,000.
- ✓ Indemnity to others including personal representatives.
- ✓ Legal Representation Cover.
- ✓ Loss of Documents up to €300,000.
- ✓ Ombudsman Awards.
- ✓ Innocent non-disclosure cover.



#### What is not insured?

- ✗ Bodily injury and property damage.
- ✗ Claims brought by related entities.
- ✗ Contractual Liability.
- ✗ Claims brought within the United States of America or Canada.
- ✗ Criminal acts conditions.
- ✗ Directors and Officers Liability.
- ✗ Employment related matters.
- ✗ Financial Return.
- ✗ Goods and Services.
- ✗ Liquidated or Punitive Damages and Fines.
- ✗ Nuclear and War Risks and Government or Public Authority Order.
- ✗ Pollution or Contamination.
- ✗ Prior circumstances.
- ✗ Products and Buildings.
- ✗ Property and Transport.
- ✗ Terrorism.
- ✗ Trading Losses.



#### Are there any restrictions on cover?

- ! Claims covered elsewhere by another valid insurance policy will mean that our liability is restricted to its rateable proportion.



#### Where am I covered?

- ✓ Worldwide excluding USA/Canada.



## What are my obligations?

### It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- You will comply with all regulations imposed by any competent authority and take all reasonable precautions to prevent or minimise claims being made against you.
- Tell us if any of your information is wrong or changes.
- Pay the premium or premium instalments on time.
- Tell us about any incidents connected to this insurance as soon as reasonably practicable that are likely to give rise to a claim.
- Give us the information and help we need.
- Send us any court documents as soon as received.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

You as a condition precedent to payment under this policy shall provide written notice to us as soon as is reasonably practicable and in any event no later than 90 days after the expiry of the Period of Insurance of:

1. any claim made against any the Company.
2. notice from any person or entity of an intention to make such a claim.

Your policy may not be valid if we do not have the correct information.



## When and how do I pay?

Premium for this policy may be paid through your Insurance Intermediary.



## When does the cover start and end?

The contract will commence and end on the date stated on your policy schedule.



## How do I cancel the contract?

The policy may be cancelled by either you or us by providing 30 days written notice. The premium is refundable pro rata however in the event of any claim or circumstance being notified the premium is non-refundable.