

# Bookkeepers Liability

Market-leading scheme exclusive to ICNZB members



## One stop solution for bookkeepers

The Bookkeepers Liability Scheme conveniently packages the policies relevant to bookkeepers and provides added benefits negotiated especially for ICNZB members by Abbott Insurance Brokers.

## Marketing-leading professional indemnity

An enhanced Professional Indemnity policy is the hero of the scheme and includes:

- 20% increase on policy limits
- Unlimited retroactive cover
- One reinstatement

## Other benefits

- Modular design so you can tailor your cover to your business
- Insurance expertise on tap including an inhouse claims management service
- Single point of insurance contact to keep it simple

## ICNZB's insurance partner

Abbott Insurance Brokers is one of New Zealand's leading brokerages with proven experience designing and managing multiple group insurance schemes. One of our longstanding schemes has capacity requirements in excess of \$1.5 billion across its 185 member locations.

We'll ensure you have the right cover to protect you and your business, and our inhouse claims team will manage any claims as your advocate.

## Arranging cover is easy

There is one quick and easy application form to complete. Simply email us to register your interest and we'll take it from there.

## [bookkeepers@abbott.co.nz](mailto:bookkeepers@abbott.co.nz)

Alternatively, please contact the scheme's brokers if you have any questions.

**Chantelle Charlton**  
Insurance Broker  
027 541 4000  
[chantelle.charlton@abbott.co.nz](mailto:chantelle.charlton@abbott.co.nz)

**Christine Atoa**  
Insurance Broker  
021 314 435  
[christine.atoa@abbott.co.nz](mailto:christine.atoa@abbott.co.nz)



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## Professional Indemnity Insurance

Provides protection against claims from dissatisfied clients, including: claims of negligent advice, misrepresentation, misleading or deceptive conduct, mistakes and errors, or complaints to a professional body. Includes the cost of defending court proceedings.

Your fee income	\$600,000 limit	\$1,200,000 limit	\$2,400,000 limit
0 - \$250,000	\$780 + GST	\$1,151 + GST	\$1,628 + GST
\$250,001 - \$500,000	\$1,008 + GST	\$1,305 + GST	\$1,874 + GST
\$500,001 - \$750,000	\$1,407 + GST	\$1,902 + GST	\$2,489 + GST
\$750,001 - \$1,000,000	\$2,022 + GST	\$2,976 + GST	\$3,063 + GST

### Deductibles

Standard deductible	\$1,000
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### Endorsements

Professional Indemnity	Costs Inclusive Excess Endorsement
	Audit Exclusion
	Cyber Exclusion
	Related Claims Condition

## Combined General Liability, Statutory Liability and Employers Liability

General Liability Insurance protects businesses from claims arising from property damage, personal injury, punitive and exemplary damages.

Statutory Liability Insurance protects you, your business and your employees, including directors, trustees and managers, against certain unintentional breaches of New Zealand law resulting in prosecution.

Employers Liability Insurance protects employers against claims by their employees for damages as a result of personal injury arising out of or suffered during the course of their employment that is not covered by ACC.

Limits	Turnover	Premium
<b>General Liability \$1,000,000</b>	0 - \$250,000	\$386 + GST
	Statutory Liability \$1,000,000	\$639 + GST
	Employers Liability \$1,000,000	\$1,045 + GST
		\$1,565 + GST

<b>General Liability \$2,000,000</b>	0 - \$250,000	\$500 + GST
	Statutory Liability \$1,000,000	\$860 + GST
	Employers Liability \$1,000,000	\$1,375 + GST
		\$1,915 + GST

### Deductibles

Standard deductible	\$500
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### Endorsements

General Liability	Business Advice or Service Exclusion
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