

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

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

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Christine Atoa

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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	\$815 + GST	\$1,200 + GST	\$1,705 + GST
\$250,001 - \$500,000	\$1,050 + GST	\$1,365 + GST	\$1,874 + GST
\$500,001 - \$750,000	\$1,470 + GST	\$2,010 + GST	\$2,605 + GST
\$750,001 - \$1,000,000	\$2,115 + GST	\$3,120 + GST	\$3,210 + GST

Deductibles

Standard deductible	\$1,000
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Endorsements

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

Combined General Liability and Statutory 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.

Limits of Indemnity	Turnover	Premium
General Liability \$1,000,000 Statutory Liability \$1,000,000	0 - \$250,000	\$405 + GST
	\$250,001 - \$500,000	\$555 + GST
	\$500,001 - \$750,000	\$580 + GST
	\$750,001 - \$1,000,000	\$630 + GST
General Liability \$2,000,000 Statutory Liability \$1,000,000	0 - \$250,000	\$530 + GST
	\$250,001 - \$500,000	\$580 + GST
	\$500,001 - \$750,000	\$630 + GST
	\$750,001 - \$1,000,000	\$655 + GST

Employers Liability

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.

Limit of Indemnity	Staff Number	Premium
Employers Liability <i>Optional Cover</i> \$1,000,000	1 - 5	\$140 + GST
	6 - 10	\$190 + GST

Deductibles

Standard Deductible	\$500
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Endorsements

General Liability	Business Advice or Service Exclusion
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Liability insurance is arranged by Abbott Insurance Brokers and underwritten by Ando Insurance Group Ltd on behalf of The Holland Insurance Company Pty Ltd and certain underwriters at Lloyd's managed by Ando Insurance Group Ltd. This brochure is a summary only. Please refer to the policy wordings for the benefits, terms and conditions, including any exclusions that may apply. While all information was correct at the time of print, the premiums, deductibles and endorsements shown are subject to change at any time.