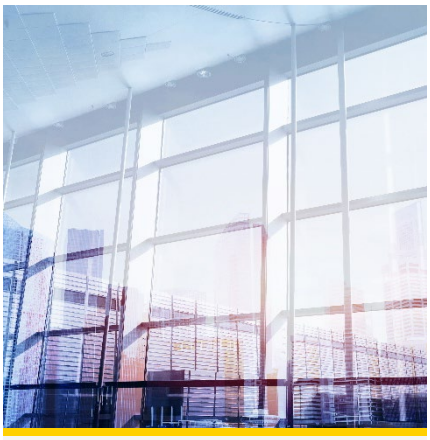


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> Professionals face a whole range of legal risks and the potential cost in money, time and loss of reputation is getting higher every day

Professional & Financial Risks | Asia

Civil Liability Professional Indemnity insurance

Technical specifications

Protecting Professionals

Liberty's Civil Liability Professional Indemnity insurance policy protects your professional clients against a broad range of third party claims for financial loss, personal injury and property damage.

Whether your clients are management consultants or employment agencies, marketing consultants or loss adjustors, Liberty's new policy wording is broad enough to meet their unique needs.

What is covered?

- **Personal Injury and Property Damage –** claims arising from the performance of professional services by the insured.
- **Defence Costs Paid in Advance –** prior to final resolution of a valid claim.
- **Contractors & Consultants –** with no more than two employees who have a written contract with the insured.
- **Implied Warranties and Conditions –** for claims alleging breach of warranty or condition as to merchantable quality, due skill and care or fitness for purpose implied in a contract under common law.
- **Limitation of Liability Contracts (optional) –** the insured's right to claim under our policy will not be prejudiced by contracts with other parties that limit their liability.
- **Reputation Expenses –** for engaging a public relations consultant to protect the insured's professional reputation in the event of a claim or a potential claim.
- **Period of Grace –** if the policy is not renewed or replaced with a similar policy the insured has an extended 30 day period to notify a claim under the policy for professional services performed prior to the end of the policy period.
- **Hold Harmless Contractual Liability –** for the insured's liability to pay under an indemnity and/or hold harmless term of a contract to the extent that such civil liability results from the insured's performance of professional services.
- **Multiple Causes of Loss –** provides coverage for the insured's proportion of the loss which is attributable to the performance of professional services even in the event that there are a number of causes which contribute to the loss.

Other extensions include:

- Breach of Confidentiality
- Consumer Protection
- Continuous Cover
- Defamation
- Exemplary & Punitive Damages
- Extended Policy Period
- Fraud and Dishonesty
- Intellectual Property Rights
- Interference with Privacy
- Joint Ventures
- Loss Mitigation & Rectification
- Loss of Documents
- New Subsidiaries
- Professional Inquiries
- Reinstatement
- Spouses, Estates and Representatives
- Vicarious Liability
- Other Conditions and Definitions

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Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Asia – helping protect what they earn, build and own.

The information provided here is only a summary of the technical specifications of the policy wording and should not be relied upon in any way. It is not a substitute for the actual policy wording. Refer to the policy wording for the complete terms and conditions. © Liberty Mutual Insurance Company 2026. This information is current as at 1 April 2026. **Liberty** means Liberty International Insurance Limited (UBI 03967394) (**Liberty Hong Kong**); Liberty Pte Limited (UEN 201538069C) (**Liberty Singapore**). AP0503-04-26