

The insurance that we have specifically designed to meet the requirements of NZAC counsellors (provisional & full) is a combined liability package for your private counselling activities within New Zealand including;

Professional Indemnity \$1,000,000 (limit any one loss/unlimited reinstatements), covering your legal liability arising from negligent advice or through a breach of professional duty and includes associated defence costs.

(The primary reason why you need to carry Professional Indemnity Insurance, is to provide for the defence costs incurred from allegations which arise from the breakdown of a client relationship).

Under the policy your Business Description is shown as a, counsellor, therapist, psychotherapist, supervisor, mediator, consultant, coach, trainer, educator, researcher, advocate, manager, community worker, group facilitator, mentor and spiritual advisor.

If you have any Business Activities outside of this description or outside of New Zealand, you will need to contact me to arrange additional insurance cover.

Public Liability \$1,000,000, which covers damages to third party property and/or bodily injury to persons.

Statutory Liability \$1,000,000, for business owners, covering unintentional breaches of most Statutory Acts.

Employers Liability \$1,000,000, covering injuries to employees not covered by ACC.

Retroactive Date

Unlimited (excluding known known claims and/or circumstances)

Territory & Jurisdiction Limits

New Zealand

Policy Excess

Standard \$500

The excess is exclusive of costs (therefore if a claim is lodged and only defence costs are paid then no excess would be payable by the member)

Underwriter

Delta Insurance New Zealand Limited

Claims Paying rating A+ (Strong) Standard & Poor's

Policy Terms & Conditions

As per the Delta Insurance policy wordings

Additional NZAC Scheme Benefit

Each NZAC member has one hour's free legal advice under their policy.

The annual premium for the above package is \$275.00 (includes a \$45 fee) + GST and this is for full and part time counsellors.

The members facility has a common renewal date of October and the above premium will be pro rata to **15 October 2024**.

If you would like to proceed, please click on the following link
<https://crombielockwood.easynsure.co.nz/register?sid=nzac> to purchase your policy.

There are options to increase the limits for the Professional Indemnity and Public Liability if you so wish.

In addition, if we can be of any assistance in providing advice/quotations on any other insurances, including your income protection (as a self-employed private counsellor), ACC levies, life, medical, personal dwelling/contents/motor insurance or other commercial insurance, please do not hesitate to enquire.

There is provision under the facility to provide free seven year run off cover for those members who retire from their practice.

This is also extended to cover members who have to close their practice to permanent ill health or through injury or death.

Please let me know if you would require any further information.

Kind regards

Keith

Keith Woodlock ANZIIF (Snr Assoc)
Senior Broker - Commercial



Gallagher Level 1, 184 Kapiti Road, Paraparaumu 5032
+64 4 381 5116 | +64 21 505 171
keith.woodlock@ajg.co.nz | ajg.co.nz