

# NZAMI Members Liability Insurance Scheme

Aon, together with NZAMI, have developed a cost effective, comprehensive Liability Insurance package, designed specifically for risks faced by Licensed Immigration Advisers in New Zealand.

Should you find yourself at the wrong end of a complaint, investigation or enquiry, Liability Insurance provides financial protection to pay damages awarded against you and the costs of defending yourself.

**Benefits include:**

- Defence is overseen by peers who know how immigration consultants go about their business;
- Policy coverage has been scoped to address the type of claims you can expect to see as an immigration consultant;
- Coverage isn't limited to complaints alone, it extends to provide cover for a number of other risks (including statute breach) for no additional cost;
- Annual premiums are discounted compared to 'over the counter' offerings, as it is backed by the collective buying power of NZAMI members. Your annual premium may also be paid on a monthly basis, over the period of cover (via Premium Funding).





# Your PI liability package under the group scheme cover

## Professional Indemnity

Costs to investigate and defend complaints made to the Immigration Advisers Authority and to defend and settle claims arising out of alleged or actual negligence causing financial loss to a third party.

## General Liability

Costs to defend and settle claims by third parties who suffer property damage or personal injury arising from negligent actions of the insured.

## Statutory Liability

Costs to defend and pay fines and reparations in respect of prosecutions arising out of an inadvertent breach of most NZ statutes.

## Employers Liability

Costs to defend and settle claims brought by employees not within scope of ACC.

## Optional Insurance available:

### Cyber Risk Insurance

Provides cover for a range of risks including data loss and privacy breach incidents which can give rise to own loss (including consequential) and third party claims. Most existing insurance policies provide little, if any, protection in this regard, which means that this rapidly emerging risk needs to be carefully considered.

### Crime

Provides cover for loss of your own money or money that you are responsible for (including by electronic fund transfer), arising out of the fraudulent actions of employees or external parties.

### PrivateEdge - Directors & Officers

Provides cover to a board and officers, to defend and settle claims arising out of alleged or actual breach of their governance duties.

Say **hello** to Gemma today and find out how she can help you.

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**Better informed.  
Better advised.  
Better decisions.”**

## Liability Insurance is part of good risk management practice.

Aon is a leading provider of risk management and associated services in Aotearoa, and around the globe.

We have identified professional liability exposures specifically for licensed immigration advisers and have created a liability insurance scheme to fit your distinct needs, to ensure you are **better informed**.

We provide our clients with expert insurance advice and access to the right kind of legal advice from experienced legal practitioners, to ensure you are **better advised**.

Our insight and expertise give you clarity and confidence, to ensure you can make **better decisions**.

\*Please note that NZAMI do not profit in any way from referring business to Aon.