



## Speech Language Therapist | Members scheme

With you, every step of the way



- ▶ Aon have created a liability insurance offer exclusively for Speech Language Therapists in New Zealand. Liability insurance is part of any good risk management practice. Should you find yourself at the wrong end of a complaint, investigation or enquiry; not only does it provide financial protection to pay damages awarded against you and the costs of defending yourself, it provides access to the right kind of legal advice from experienced practitioners and Aon's own in-house claims team to guide and support you in what can be a stressful time.

### Professional Indemnity and Medical Malpractice Insurance | Key benefits and features

#### Civil liability

Provides indemnity for your acts or omissions that result in a demand for damages, in connection with your services.

#### Costs and Expenses

Provides cover for your legal costs and other associated expenses to defend or settle a claim against you, in connection with your services.

#### Representation and Defence

Provides cover for your costs and expenses incurred representing you at an official investigation, examination or enquiry or disciplinary committee or action by your association arising in connection with your services.

#### Expense reimbursement and Loss of Earnings

Up to \$1,000 per day or 75% of your average income for attending a regulatory or disciplinary hearing or enquiry.

#### Automatic Cover Extensions

Defamation, alleged breach of Sections 9 -14 of the Fair-Trading Act 1986, allegations of copyright breach or Intellectual property.

#### Coverage Policy Limit

\$500,000 in respect of any one claim up to \$1,000,000 for all claims in the policy year.

Nil excess on claims.

Includes cover for your trading name.

#### Premium

\$259.19 inc GST annually

*1.5% surcharge apply for credit card payment*

#### Automatic Run off cover

Those members considering retirement from the profession and who have held continuous insurance under the insurance scheme for a minimum of 3 years, and have not made any claims, will be entitled to free run off cover for 3 years following retirement.

For more information on specific policy limits,  
claims excesses and premiums,  
[talk to Aon today.](#)



## Optional extras

### Public liability

Covering your legal liability to pay for third party property damage or if you cause personal injury that is not injury covered by your Malpractice policy.

Policy limits \$1,000,000 and \$2,000,000  
Premiums start at \$69.74 inc GST annually

### Statutory liability

Covering your defence costs and certain fines, penalties and reparations in the event of unintended breach of New Zealand Statute resulting in regulatory prosecution or investigation.

Policy limits \$500,000 and \$1,000,000  
Premiums start at \$31.69 inc GST annually

## Health, Life & Benefits

Protecting yourself and your family is equally as important as protecting your business.

Aon has market leading Life and Health insurance solutions and our team of advisers can provide a tailored package, or review your existing programme, to help ensure your on-going needs are met.

Life and Health solutions include: Life insurance, income protection, key person, buy/sell agreements, trauma protection, employee benefit packages and health.

### Talk to Aon today.

Rachael Stanaway, Aon Client Adviser

**Phone** | 09 362 9248

**Email** | rachael.stanaway@aon.com

## There is a reason we are New Zealand's leading insurance broker.



**We are secure** | With over 30 years of industry experience, we design our policies to meet the specific needs of our clients and only negotiate with the most trusted insurers on your behalf - to save you time and money.



**We are local** | With over 76 branches nationwide, we are your local experts - with local knowledge. We have a long history servicing the professional risks industry in New Zealand.



**We understand** | At Aon, we understand that every business and every person has different requirements, and our specialists will work with you to tailor an insurance solution specifically for you.

## About | Aon New Zealand

Aon is a leading provider of insurance broking, risk management and associated services in New Zealand, and around the globe. From Kerikeri to Invercargill, our dedicated teams are on hand to provide service and advice on a local, regional, national and global scale. From quote to claims management, we're with you every step of the way.

### Talk to Aon about Liability Insurance today.



**Katische Remnant**

04 819 4152 | katische.remnant@aon.com



**Clare Gibson**

04 819 4081 | clare.gibson@aon.com

