



The Hong Kong Professional Counselling Association Ltd.
Professional Indemnity Insurance Coverage Summary (2022-2023)

Insured: The Registered Members of The Hong Kong Professional Counselling Association Ltd.

Professional Services: Counselling services &/or Counselling Psychological services

Coverage: This Policy covers Claims made against the Insured, by a Third Party, for Loss arising due to civil liability provided that the Claim arises out of an actual or alleged act, error or omission in the provision of the Professional Services by the Insured within the Geographical Limit specified and is made during the Policy Period and reported to insurer in writing during the Policy Period and the act, error or omission first takes place on or after the Retroactive Date but before the expiration of the Policy;

Limit of Liability: Option 1: **HK\$12 million** any one claim and HK\$48 million in the aggregate
Option 2: **HK\$23 million** any one claim and HK\$92 million in the aggregate
(the limit shall be shared by all insured members, subject to HK\$92 million in the aggregate)

Legal Costs & Claims Expenses: To be included under the limit of liability
(subject to consent of insurer)

Period of Insurance: From 1 October 2022 to 30 September 2023

Conditions:

- a) Defamation
- b) Loss of Documents – sub-limit: HK\$10 million
- c) Inquiries – sub-limit: HK\$1 million any one claim and HK\$10 million in the aggregate
- d) Intellectual Property Rights
- e) Fraud and Dishonesty
- f) Continuous Cover

Rm 1905, Fortress Tower, 250 King's Road, North Point, Hong Kong. Tel. (852) 2523 6072 Fax: (852) 2523 6937 1
香港專業保險經紀協會會員 Email: alice@charterlloyd.com
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Charterlloyd Insurance Brokers Ltd (the "Company") is remunerated for its services by the receipt of commission paid by insurers.
Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of commission by the Company.



- g) Medical Records Conditions
- h) Professional Instruments Condition
- i) Good Samaritan Acts Extension
- j) Hypnotherapy Services – sub-limit: HK\$2 million any one claim
- k) Medical and Related Services Exclusion
- l) Prescription Exclusion
- m) Amended Related Parties Exclusion

Territorial limit/	Worldwide excluding USA and Canada
Jurisdiction:	<i>*For members who are practicing in places other than Hong Kong, applications will be subject to the approval of the insurance company, specific terms and conditions may apply*</i>
Deductible:	HK\$5,000 each and every claim
Annual Subscription:	Option 1: HK\$1,600 (incl brokerage, fee \$100 & IA levy) Option 2: HK\$2,100 (incl brokerage, fee \$100 & IA levy) (Additional premium will be charged for past year annual income over HK\$3 million)
Eligibility:	Registered Full members of Hong Kong Professional Counseling Association Ltd.
Insurance Company:	Liberty Specialty Market (U.S. based insurance company specializes in professional indemnity insurance)
Remarks:	Subject to standard policy wording

The insurance company shall reserve the right to reject or impose additional exclusion for individual member subject to details provided in individual member's proposal form. Full disclosure of potential claims or circumstances likely to cause claim must be declared in the proposal form by the insured member

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Application procedures:

Please return the completed and signed declaration form, together with a cheque payable to "Charterlloyd Insurance Brokers Ltd." to our office for the enrollment of Professional Indemnity insurance:

Charterlloyd Insurance Brokers Ltd.

Room 1905, 19/F, Fortress Tower, 250 King's Road, Hong Kong

Attn: Dr. Raymond Chow

For enquiry, please feel free to contact Dr. Raymond Chow (Tel: 2523 6350, email: raymond@charterlloyd.com) or Ms. Alice Cheung (Tel: 2523 6072, email: alice@charterlloyd.com).

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