



CHARTERLLOYD
INSURANCE BROKERS LTD
INTERNATIONAL INSURANCE BROKERS

The Hong Kong Professional Counselling Association Ltd.
Professional Indemnity Insurance Coverage Summary (2020-2021)

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

Occupation: Counsellor and Psychologist (Individuals)

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 (a) **HK\$12 million** any one claim and in the aggregate plus 3 times
& Annual premium: automatic reinstatement of the original limit of liability if the original limit has been entirely exhausted during the period of insurance (i.e. total HK\$48 million in aggregate) (the limit shall be shared by all insured members)
Annual premium: HK\$1,600 (incl brokerage, fee & IA levy)

(b) **HK\$23 million** any one claim and in the aggregate plus 3 times
automatic reinstatement of the original limit of liability if the original limit has been entirely exhausted during the period of insurance (i.e. total HK\$92 million in aggregate) (the limit shall be shared by all insured members)
Annual premium: HK\$2,100 (incl brokerage, fee & IA levy)

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

Period of Insurance: From 1 October 2020 to 30 September 2021

Rm 1905, Fortress Tower, 250 King's Road, North Point, Hong Kong. Tel. (852) 2523 6786 Fax: (852) 2523 6937 1
香港專業保險經紀協會會員 Email: admin@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.



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Extensions:

- a) Libel & Slander
- b) Loss of Documents
- c) Inquiry Costs – sub-limit: HK\$1 million any one claim and in the aggregate per member

Territorial limit: Worldwide excluding USA and Canada

Jurisdiction: Hong Kong

Deductible: HK\$5,000 each and every claim

Eligibility: Registered Full members of Hong Kong Professional Counseling Association Ltd.

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) or Ms. Alice Cheung (Tel: 2523 6072).

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