

Accountants Professional Indemnity Insurance

Proposal Form

For Members Of:

The Malaysian Institute of Accountants



Administered By:



Marsh Insurance Brokers (Malaysia) Sdn Bhd (88363-U)
Unit B-9-1, Level 9, Tower B Menara UOA Bangsar
No. 5 Jalan Bangsar Utama 1, 59000 Kuala Lumpur
O +6 03 2302 8488
F +6 03 2301 0913 / 0923

Underwritten By:



Chubb Insurance Malaysia Berhad
(formerly known as ACE Jerneh Insurance Berhad) (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
O +6 03 2058 3000
F +6 03 2058 3333

Firm's Business

Please provide the amount of gross annual income earned for the following:

	Malaysia (RM)	Outside Malaysia (RM)
(i) Estimated current financial year		
(ii) Last financial year		
(iii) Previous financial year		

Note:

- To check premium payable from the Limit of Indemnity and Premium Table, please use last financial year's gross annual income (rounded up).
- Territorial limit and Jurisdiction under the Scheme policy cover is applicable to Malaysia only. If you have any activities outside of Malaysia in which you wish to seek coverage, it will be subject to separate underwriting and terms.

Please detail the approximate percentage (%) of the fee income derived from the following fields of work which is covered by the policy:

(i) Auditing

- (a) Publicly listed company %

Please provide a list containing the following details if percentage of fee income derived from i) a) exceeds 30%.

(1) Name(s) of client(s) who is (are) public listed company(ies).

(2) Name(s) of stock exchange(s) that the public listed client(s) is (are) listed.

- (b) Private or non profit entity / organization %

(ii) Accounts preparation or book-keeping %

(iii) Taxation %

(iv) Company secretarial work, nominee directorships and statutory compliance and payroll %

(v) Receiverships, liquidations, bankruptcies or insolvencies %

- Professions not within policy coverage consideration include, but are not limited to: Services such as IT, Financial Planning, Investment Services, Business Valuation Services, Mergers & Acquisitions, Investment Banking Activities, Management Accounting, and Forensic Works.

Claims History

1. Have you had any claim or litigation brought against you or your predecessors, subsidiaries, partners, principals, directors, officers, employees and/or any other proposed Insured, or have you or any current or past partner, principal, director, officer or employee been the subject of disciplinary proceedings for professional misconduct or the subject of any inquiry, examination or investigation by a regulator, professional body, disciplinary body or other statutory or government body, in the last 3 years?

Yes No

If yes, please provide details.

(i) Plaintiff / Claimant

(ii) Description of matter

(iii) Estimated damages (including defence costs)

(iv) Current status (e.g. letter of demand, pending mention, pending hearing, pending judgement, finalized, etc.)

Following review of the circumstances and claims, please describe the steps taken by the business to reduce the likelihood of further claims.

2. After due enquiry have there been any circumstance, fact or any alleged or actual error, omission, offence or representation, whether notified to insurers or not, within the last 3 years that may give rise to any claim against you or your predecessors, subsidiaries, partners, principals, directors, officers, employees and/or any other proposed Insured (whether or not you consider there is or was a liability)?

Yes No

If yes, please provide details.

3. Have any of the entities to be insured suffered loss due to fraud or dishonesty of any current or past partner, principal, director, officer or employee in the last 3 years?

Yes No

If yes, please provide details.

Details of Insurance

Limit of Indemnity required RM

Cyber and Privacy Infringement Extension

NEW cover under the Professional Indemnity Insurance

Options (Please Tick One):

- Additional limit cover RM5,000 : Free of charge
 Additional limit cover RM50,000 : loading by 6.5% on policy premium
 Additional limit cover RM150,000 : loading by 12.5% on policy premium
 Additional limit cover RM250,000 : loading by 20% on policy premium

Note:

1. Please refer to Limit of Indemnity and Premium Table. Total Premium is inclusive of Goods and Services Tax ('GST').
2.
 - a) For Audit / Non-Audit Firms: Minimum Limit of Indemnity required is RM250,000 per partner per firm.
 - b) For Private Company providing Taxation Services (i.e. Sdn Bhd): Minimum Limit of Indemnity required is RM250,000 per company.
3. Please take note that the standard premium table is not be applicable to the below risks:
 - a) Audit works for Public Listed Company > 30% of gross annual income for the past financial year.
 - b) Any claim history / notification.
 - c) Limit of Indemnity is above RM5,000,000.00.
 - d) Gross annual income for past Financial Year is above RM5,000,000.00.
 - e) The following accounting firms: Deloitte Touche Tomatsu, Ernst & Young, KPMG and Pricewaterhouse Coopers, Grant Thornton, BDO, Baker Tilly, Crowe Horwath, Nexia Intl and RSM Intl.

Directors & Officers Insurance

Optional cover - NOT COMPULSORY

1. Limit of Indemnity Required (Please Tick One):

- RM250,000
- RM500,000
- RM1,000,000
- RM2,000,000

2. Outside Entity (Maximum 6 companies only):

- a) _____
- b) _____
- c) _____
- d) _____
- e) _____
- f) _____

Important Notice

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, to disclose to the insurer every matter within your knowledge that is material to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

This duty is in addition to your duty to answer fully and accurately the questions set out on the proposal form.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

It is important that all information provide in support of your application for insurance is understood by you and is correct, as you will be bound by your answers and by the information provided by you. If you do not understand any part of this notice, you should obtain independent advice.

Your duty of disclosure continues after your application for insurance has been completed up until the contract of insurance is entered into.

Consequences of Non Disclosure

If you fail to comply with your duty of disclosure, Chubb Insurance Malaysia Berhad (Chubb) may have the option of avoiding the contract from its beginning.

If your non disclosure is fraudulent, Chubb may also have the right to keep the premium you have paid.

Change of Risk or Circumstances

You should advise Chubb as soon as practicable of any change to your normal business as disclosed to Chubb prior to entering into the contract of insurance. This includes every change materially affecting the facts or circumstances existing at the commencement of this insurance, or at any subsequent renewal date.

Subrogation

Where you have agreed with another person or company, who would otherwise be liable to compensate you for or contribute towards any loss or damage which is covered by the Policy, that you will not seek to recover such loss or damage or contribution from that person, Chubb will not cover you, to the extent permitted by law, for such loss or damage or contribution.

We acknowledge that we have read and understand the Important Notices contained in this proposal.

We agree that this proposal, together with any other information or documents supplied, shall form the basis of any contract of insurance.

We acknowledge that if this proposal is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by Chubb.

We declare after enquiry that the statements, particulars and information contained in this proposal and in any documents accompanying this proposal are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted.

We undertake to inform Chubb of any material alteration to those facts before completion of the contract of insurance.

Please note that for all renewal proposal forms sent out to Marsh Insurance Brokers (M) Sdn Bhd on or after 30th June of the year the policy is to incept, the following warranty shall apply:

It is hereby declared and agreed that the Insured confirm they are not aware of any pending or prior incident, circumstance, event of litigation that may be expected to give rise to a claim or would have given rise to a claim if similar insurance was in force for coverage or benefits provided by this insurance.

The Insured also agrees that any known pending or prior incident, circumstance, event or litigation to date arising out of any civil liability incurred by them prior to the date the proposal form was sent out to Marsh Insurance Brokers (M) Sdn Bhd and that may be expected to give rise to a claim or would have given rise to a claim, if similar insurance was in force for coverage or benefits provided by this insurance, are not covered by this insurance and must be immediately notified to Chubb as a material fact.

Privacy Notice / Notis Privasi

In line with the Personal Data Protection Act 2010 (“PDPA”), we are required to inform you that the personal data you have provided to us or that is subsequently obtained by us from time to time (“Personal Data”), may be processed for the purpose of processing your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, “Purpose”). The Personal Data is obtained when you fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties you have consented to.

Although you are not obliged to provide us with your Personal Data, we will not be able to process your application for insurance cover or process your claim if you fail to provide all requested information.

Your Personal Data may be disclosed to our related company or any other company carrying on insurance or reinsurance related business, an intermediary, or a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose your Personal Data to any third party or that we would have had your consent for such disclosure if you had known of the same, and/or if the disclosure is in the public interest.

Your Personal Data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure your privacy rights remain unaffected.

Where you have given us personal data that is of another individual (“Data Subject”), you must ensure that you have informed the Data Subject that you are providing the Data Subject’s personal data to us, and have gotten the Data Subject’s consent to do so. You must explain what is stated here to the Data Subject, and ensure he/she understands, agrees and authorises us to deal with his/her personal data according to what is stated here.

You may make inquiries, complaints, request for access to or correction of your Personal Data, or limit the processing of your Personal Data at any time hereafter by submitting such request to us at Chubb Insurance Malaysia Berhad (9827-A), Manager, Customer Service Unit, Wisma Chubb, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, Malaysia (Toll-free: 1800-88-3226 / Email: Inquiries.MY@chubb.com).

By continuing to deal with us, you understand, agree and consent to the terms above with respect to the processing of your Personal Data.

The Bahasa Malaysia version of this Personal Data Protection Notice can be found in our website at <http://www.acegroup.com/my-en/customer-service/>

Name of the partner or principal signing the proposal form

Signature of partner or principal signing the proposal form

Date

Company Chop

Appendix A

Gross Annual Income (RM)	Deductible (RM) for claims arising from others	Deductible (RM) for claims arising from audit, insolvency, receivership & liquidation work for Public Listed Co.
0 - 200,000	1,000	5,000
200,001 - 500,000	2,500	7,500
500,001 - 1,000,000	5,000	10,000
1,000,001 - 2,000,000	7,500	20,000
2,000,001 - 5,000,000	10,000	30,000

What About Payment?

Upon completion of the proposal form, kindly forward the proposal form to Marsh Insurance Brokers (Malaysia) Sdn Bhd via email at Miapii.Malaysia@marsh.com or fax to us at +603 2301 0913 as soon as possible. Thereafter, we will advise the payable premium amount and as well as the payment method in our Quotation Binder.

Please refer to Marsh for quotations for Sum Insured and/or range of fees greater than those indicated in the attached table.

Contact:

FINPRO Department

Marsh Insurance Brokers (Malaysia) Sdn. Bhd. (88363-U)

Unit B-9-1, Level 9

Tower B Menara UOA Bangsar

No. 5 Jalan Bangsar Utama 1

59000 Kuala Lumpur

O +6 03 2302 8488

F +6 03 2301 0913 / 0923

E miapii.malaysia@marsh.com

Limit of Indemnity and Premium Table (Subject to the terms and conditions of the scheme's requirements and guidelines).

	100,000	200,000	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Gross Income (RM)	100,000	200,000	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Deductible (RM)	1,000	1,000	2,500	2,500	2,500	5,000	5,000	7,500	7,500	10,000	10,000	10,000	10,000	10,000	10,000
Limit (RM)															
Gross Premium Total (including GST)	331.50 351.39	433.50 459.51	561.00 594.66	765.00 810.90	765.00 810.90	988.13 1,047.41	1,232.50 1,306.45	1,593.75 1,689.38	1,700.00 1,802.00	2,125.00 2,252.50	2,422.50 2,567.85	2,826.25 2,995.83	3,400.00 3,604.00	3,825.00 4,054.50	4,250.00 4,505.00
500,000 Gross Premium Total (including GST)	567.80 601.87	708.90 751.43	895.05 948.75	1,115.20 1,182.11	1,263.95 1,339.79	1,703.40 1,805.60	2,018.75 2,139.88	2,503.25 2,653.45	2,635.85 2,794.00	3,149.25 3,338.21	3,605.70 3,822.04	4,019.65 4,260.83	4,384.30 4,647.36	4,931.70 5,227.60	5,478.25 5,806.95
750,000 Gross Premium Total (including GST)	680.00 720.80	850.00 901.00	1,073.55 1,137.96	1,285.20 1,362.31	1,517.25 1,608.29	2,043.40 2,166.00	2,428.45 2,574.16	2,954.60 3,131.88	3,066.80 3,250.81	3,547.05 3,759.87	3,966.10 4,204.07	4,421.70 4,687.00	4,819.50 5,108.67	5,296.35 5,614.13	5,743.45 6,088.06
1,000,000 Gross Premium Total (including GST)	917.70 972.76	1,140.00 1,208.40	1,444.95 1,531.65	1,649.20 1,748.15	2,033.95 2,155.99	2,691.35 2,852.83	3,112.20 3,298.93	3,793.35 4,020.95	3,895.00 4,128.70	4,465.00 4,732.90	4,872.55 5,164.90	5,317.15 5,636.18	5,655.35 5,994.67	6,215.85 6,588.80	6,743.10 7,147.69
1,250,000 Gross Premium Total (including GST)	988.00 1,047.28	1,225.50 1,299.03	1,553.25 1,646.45	1,729.00 1,832.74	2,137.50 2,265.75	2,850.00 3,021.00	3,277.50 3,474.15	3,990.00 4,229.40	4,180.00 4,430.80	4,750.00 5,035.00	5,130.00 5,437.80	5,486.25 5,815.43	5,890.00 6,243.40	6,412.50 6,797.25	6,887.50 7,330.75
1,500,000 Gross Premium Total (including GST)	1,051.65 1,114.75	1,311.00 1,389.66	1,658.70 1,758.22	1,815.45 1,924.38	2,237.25 2,371.49	2,960.20 3,137.81	3,422.85 3,628.22	4,178.10 4,428.79	4,289.25 4,546.61	4,909.60 5,204.18	5,363.70 5,685.52	5,724.70 6,068.18	5,937.50 6,293.75	6,530.30 6,922.12	7,086.05 7,511.21
1,750,000 Gross Premium Total (including GST)	1,106.75 1,173.16	1,377.50 1,460.15	1,738.50 1,842.81	1,919.00 2,034.14	2,303.75 2,441.98	3,099.38 3,285.34	3,610.00 3,826.60	4,346.25 4,607.03	4,560.00 4,833.60	5,106.25 5,412.63	5,557.50 5,890.95	5,818.75 6,167.88	6,080.00 6,444.80	6,626.25 7,023.83	7,182.50 7,604.25
2,000,000 Gross Premium Total (including GST)	1,158.05 1,227.53	1,444.95 1,531.65	1,834.45 1,944.52	1,996.90 2,116.71	2,362.65 2,504.41	3,173.00 3,363.38	3,765.80 3,991.75	4,594.20 4,869.85	4,724.35 5,007.81	5,294.35 5,612.01	5,631.60 5,969.50	6,011.60 6,372.30	6,252.90 6,628.07	6,854.25 7,265.51	7,456.55 7,903.94
2,250,000 Gross Premium Total (including GST)	1,220.75 1,294.00	1,510.50 1,601.13	1,909.50 2,024.07	2,109.00 2,235.54	2,422.50 2,567.85	3,277.50 3,474.15	3,895.00 4,128.70	4,702.50 4,984.65	4,485.00 5,135.70	5,343.75 5,664.38	5,842.50 6,193.05	6,151.25 6,520.33	6,270.00 6,646.20	7,053.75 7,476.98	7,600.00 8,056.00
2,500,000 Gross Premium Total (including GST)	1,278.70 1,355.42	1,584.60 1,679.68	2,005.45 2,125.78	2,195.45 2,327.18	2,469.05 2,617.19	3,334.50 3,534.57	3,955.80 4,193.15	4,821.25 5,110.53	4,951.40 5,248.48	5,557.50 5,890.95	5,909.95 6,264.55	6,312.75 6,691.52	6,557.85 6,951.32	7,113.60 7,540.42	7,641.80 8,100.31

Limit of Indemnity and Premium Table (Subject to the terms and conditions of the scheme's requirements and guidelines).

	100,000	200,000	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Gross Income (RM)	100,000	200,000	300,000	400,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	3,500,000	4,000,000	4,500,000	5,000,000
Deductible (RM)	1,000	1,000	2,500	2,500	2,500	5,000	5,000	7,500	7,500	10,000	10,000	10,000	10,000	10,000	10,000
Limit (RM)															
Gross Premium Total (including GST)	1,410.00 1,494.60	1,750.00 1,855.00	2,160.00 2,289.60	2,440.00 2,586.40	2,675.00 2,835.50	3,600.00 3,816.00	4,300.00 4,558.00	5,250.00 5,565.00	5,300.00 5,618.00	6,000.00 6,360.00	6,450.00 6,837.00	6,825.00 7,234.50	7,000.00 7,420.00	7,650.00 8,109.00	8,000.00 8,480.00
Gross Premium Total (including GST)	1,473.00 1,561.38	1,833.00 1,942.98	2,219.00 2,352.14	2,545.00 2,697.70	2,726.00 2,889.56	3,686.00 3,907.16	4,368.00 4,630.08	5,329.00 5,648.74	5,470.00 5,798.20	6,143.00 6,511.58	6,528.00 6,919.68	6,977.00 7,395.62	7,240.00 7,674.40	7,781.00 8,247.86	8,239.00 8,733.34
Gross Premium Total (including GST)	1,540.00 1,632.40	1,930.00 2,045.80	2,280.00 2,416.80	2,620.00 2,777.20	2,800.00 2,968.00	3,750.00 3,975.00	4,450.00 4,717.00	5,475.00 5,803.50	5,600.00 5,936.00	6,375.00 6,757.50	6,750.00 7,155.00	7,175.00 7,605.50	7,400.00 7,844.00	7,875.00 8,347.50	8,250.00 8,745.00
Gross Premium Total (including GST)	1,614.00 1,710.84	2,019.00 2,140.14	2,331.00 2,470.86	2,672.00 2,832.32	2,862.00 3,033.72	3,827.00 4,056.62	4,418.00 4,749.86	5,514.00 5,844.84	5,743.00 6,087.58	6,450.00 6,837.00	6,860.00 7,271.60	7,328.00 7,767.68	7,596.00 8,051.76	8,073.00 8,557.38	8,434.00 8,940.04
Gross Premium Total (including GST)	1,700.00 1,802.00	2,120.00 2,247.20	2,385.00 2,528.10	2,740.00 2,904.40	2,925.00 3,100.50	3,900.00 4,134.00	4,550.00 4,823.00	5,625.00 5,962.50	5,900.00 6,254.00	6,625.00 7,022.50	6,900.00 7,314.00	7,525.00 7,976.50	7,800.00 8,268.00	8,325.00 8,824.50	8,500.00 9,010.00
Gross Premium Total (including GST)	1,785.00 1,892.10	2,223.00 2,356.38	2,438.00 2,584.28	2,804.00 2,972.24	3,008.00 3,188.48	3,978.00 4,216.68	4,593.00 4,868.58	5,704.00 6,046.24	6,031.00 6,392.86	6,699.00 7,100.94	7,020.00 7,441.20	7,591.00 8,046.46	7,976.00 8,454.56	8,376.00 8,878.56	8,658.00 9,177.48
Gross Premium Total (including GST)	1,875.00 1,987.50	2,280.00 2,416.80	2,475.00 2,623.50	2,840.00 3,010.40	3,050.00 3,233.00	4,012.50 4,253.25	4,650.00 4,929.00	5,775.00 6,121.50	6,100.00 6,466.00	6,750.00 7,155.00	7,050.00 7,473.00	7,700.00 8,162.00	8,000.00 8,480.00	8,550.00 9,063.00	8,750.00 9,275.00
Gross Premium Total (including GST)	1,955.00 2,072.30	2,331.00 2,470.86	2,516.00 2,666.96	2,877.00 3,049.62	3,081.00 3,265.86	4,076.00 4,320.56	4,729.00 5,012.74	5,841.00 6,191.46	5,841.00 6,191.46	6,869.00 7,281.14	7,206.00 7,638.36	7,781.00 8,247.86	8,181.00 8,671.86	8,590.00 9,105.40	8,873.00 9,405.38
Gross Premium Total (including GST)	2,055.00 2,178.30	2,390.00 2,533.40	2,550.00 2,703.00	2,920.00 3,095.20	3,125.00 3,312.50	4,125.00 4,372.50	4,750.00 5,035.00	5,925.00 6,280.50	6,300.00 6,678.00	6,875.00 7,287.50	7,350.00 7,791.00	7,875.00 8,347.50	8,200.00 8,692.00	8,775.00 9,301.50	9,000.00 9,540.00
Gross Premium Total (including GST)	2,150.00 2,279.00	2,448.00 2,594.88	2,584.00 2,739.04	2,945.00 3,121.70	3,169.00 3,359.14	4,173.00 4,423.38	4,827.00 5,116.62	5,997.00 6,356.82	6,333.00 6,712.98	7,040.00 7,462.40	7,391.00 7,834.46	7,976.00 8,454.56	8,346.00 8,846.76	8,805.00 9,333.30	9,068.00 9,612.08

Elite Accountants Professional Indemnity Insurance Policy

For Members of The Malaysian Institute of Accountants

Policy Highlights

The policy offers a broad form insuring clause in which Chubb shall pay on behalf of the Insured any loss arising from any claim for civil liability in the conduct of the provision of professional services or advice customary to the profession of accountants in this country, subject to the limit of indemnity, terms and conditions of the issued policy. The policy also covers Pro Bono Services, services for the public good or welfare when an accountant takes a case without compensation.

Defense costs shall be payable in addition to the limit of indemnity up to an aggregate amount not exceeding 20% of the limit of indemnity specified in the Certificate of Insurance.

Retro cover is full; which is the date of establishment of the firm.

Who Is Covered?

- The Named Insured Firm
- Past, Present and future principals, partners, practitioners or directors
- Past, Present and future employees
- A volunteer working without fee or reward in the ordinary course of the Business
- The estate, heirs or legal representative of deceased or legally incapacitated principal or employee

Coverage Includes

- Broad Insuring Clause covers any Claim for civil liability in the conduct of the provision of professional services or advice customary to the profession of accountants in Malaysia.
- Cover includes Pro Bono Services.
- Full retroactive cover (from date of firm's establishment).
- Defense cost in addition to the limit of the indemnity up to an aggregate amount not exceeding 20% of the limit of indemnity specified in the Certificate of Insurance.
- Covers vicarious liability for any consultants, contractors, subcontractors and agents.
- Covers defamation.
- Covers intellectual property infringement.
- Covers liability arising from participation in joint ventures.
- Covers loss of document.
- Cover for fraud and dishonesty of principals and employees, until admission, judgements or adjudication.
- Cover for principals' previous businesses in the same profession (fully retroactive).
- Automatically covers newly acquired or created subsidiaries for 30 days.
- Covers run-off for Insured firms that have been merged, acquired or ceased.
- Continuous cover if continuously insured with Chubb.
- Covers cost of Legal representation at Inquiries.

Policy Exclusions Include

- Assumed liabilities & duties
- Bodily injury & property damage
- Financial failure & trading debits
- Fraud, dishonesty & intentional conduct
- Managerial & prospectus liability
- Obligations to employees
- Occupiers liability
- Pollution, radioactivity & asbestos
- Prior matters
- Product liability
- Related persons & entities
- War & terrorism
- Other services such as IT, financial planning, investment services, business valuation activities, mergers & acquisitions, investment banking activities, management accounting and forensic works

Important Notice

The statements in this message are specifically designed to be of a general nature and are not intended to be a representation that a similar fact situation may or may not be covered under the policy. All claims are subject to the terms, conditions and exclusions of the specific policy issued and, further, coverage for any claim is subject to a review of all the facts and circumstances of that particular claim. The statements in this message cannot be relied on to justify coverage in any situation.

Chubb. Insured.SM

© 2016 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages available in all jurisdictions. Chubb®, its respective logos, and Chubb. Insured.SM are protected trademarks of Chubb.

Published 05/16/V5