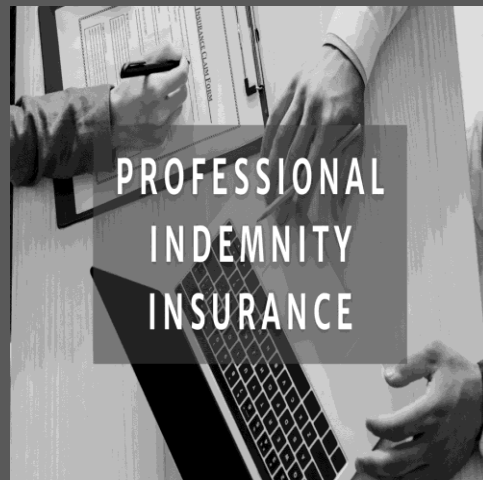


PROFESSIONAL INDEMNITY INSURANCE POLICY



**Protect your practice from legal
liabilities due to professional errors**



Contact Us

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Synergy Insurance Broking Pvt. Ltd.
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)
CIN: U7414MH2001PTC131966

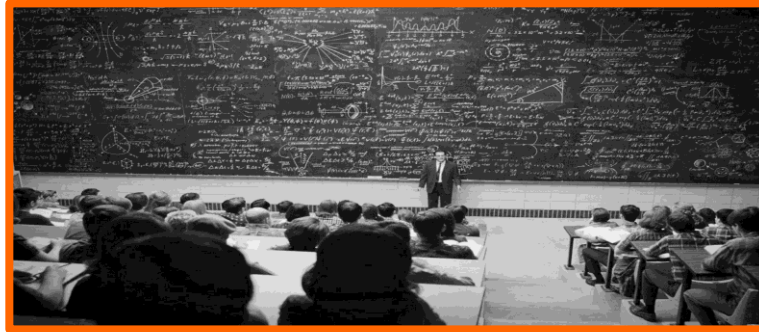
WHO NEEDS IT

This policy is essential for professionals and firms whose advice, design, or service could lead to **financial losses** for clients, such as:

- Doctors & medical practitioners
- Chartered accountants (CAs), CS, Lawyers
- Architects & engineers
- IT consultants & tech professionals
- Management or financial consultants
- Media & creative agencies
- Real estate consultants
- Advertising & PR firms
- Educational institutions (for academic errors)



Architects & Engineers



Educational Institutions



Chartered Accountants , CS, Lawyer



Advertising and PR firms



Doctors & Medical Practitioners

WHAT DOES IT COVER

Covers legal liability arising out of:

- **Negligence**
Errors, omissions, or breach of professional duty
- **Incorrect advice or misrepresentation**
- **Loss of documents/data entrusted by clients**
- **Breach of confidentiality or professional ethics**
- **Unintentional infringement (e.g., copyright, trademarks)**

- **Legal costs & expenses incurred in defense (even if claim is groundless)**

The policy covers claims made and reported during the policy period.

Why Buy PII ?

- **Protects your professional reputation**
- **Covers expensive litigation and damages**
- **Ensures client confidence and regulatory compliance**
- **Customizable for various professions and risk profiles**

Optional Extensions (Add-ons)

- Loss of documents cover
- Defamation & libel
- Dishonesty of employees
- Cyber Liability (for IT professionals)
- Intellectual Property violation

Policy Features

- **Limit of Indemnity:** Can be per claim and/or in aggregate (e.g., ₹10 lakh to ₹5 crore or more)
- **Retroactive Date:** Covers past acts (if continuously renewed)
- **Territorial Jurisdiction:** India (can be extended for overseas work)
- **Legal Defence Costs:** Included within or in addition to the indemnity limit
- **Run-off Cover** (optional): Protection after retirement/resignation

Major Exclusions

- Criminal or fraudulent acts
- Intentional violation of law
- Bodily injury or property damage (except arising from advice)
- Claims arising from contracts without professional services
- Insolvency or bankruptcy of insured
- Fines, penalties, punitive damages
- Known claims or circumstances before policy inception