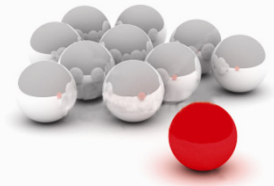




Claim Examples

Professional Indemnity Insurance



Miscellaneous Professions...

- Graphic designers submit a final fee invoice for payment after completion of design work. The client delays paying the invoice and then threatens them with legal action. They allege that the design work was not satisfactory and that the designer was negligent. The graphic designers incur substantial legal costs in defence of the negligence claim.
- An immigration consultant is asked for advice on working in another country, obtaining the relevant legal documentation and for help in completing application forms. When the client does not receive their Visa in time to start their new employment they make a claim for compensation.
- Wedding planner's mistakenly book the wrong venue for a wedding. Their client sues them for compensatory damages and the additional costs they incur in having to relocate the wedding to the new venue.
- Advertising designers produced a magazine advertising campaign for one of their clients. The client was sued for using copyright images without a licence. The designers were, in turn, held responsible and pursued for compensation, damages, costs and expenses.
- Independent mediators received a complaint from a client after they had entered into a binding agreement. In an attempt to back out from the agreement the claimant alleged that they were pressured into the agreement against their will and sought damages from the mediator.
- A company search agent is instructed to search for documentation relating to a particular company's formation, company directors and financial history. Based upon the information the company search agency found they produce a report on the company for their client but failed to advise their client that the company's latest accounts are overdue at companies house. Relying on the report provided the client enters into a contract with the company. The company is unable to fulfil its obligations under the contract and shortly afterwards goes into liquidation. The client brings a negligence claim against the company search agency for damages.
- An employment agency is threatened with legal proceedings for negligence when the confidential record of one of their job applicants was lost.

These examples represent a brief overview and do not represent a comprehensive explanation. Whilst care has been taken to ensure the accuracy of the information provided, Angel Risk Management Limited part of AXA SA does not guarantee such accuracy and accepts no liability for loss or damage resulting from reliance on this information. Coverage may not be available in all circumstances and Angel Risk Management Limited recommends that the appropriate professional advice be sought before purchasing any insurance product.