

Aon and NZAMI | Liability Insurance for Immigration Advisers

When your job involves providing advice to third parties, liability cover is one of the most important insurance products you can have. It helps to protect you against legal costs and claims which may arise out of an act, error, omission or breach during the course of your daily job.

As a member of NZAMI, you have access to Aon's Liability Insurance scheme which consists of the following policies:

- Professional Indemnity
- General Liability
- Statutory Liability
- Employers Liability

Should you find yourself at the wrong end of a complaint, investigation or enquiry; not only does it provide financial protection to pay damages awarded against you and the costs of defending yourself, it provides access to the right kind of legal advice from experienced practitioners and Aon to guide and support you through what can be a stressful time.

Most insurance companies have a panel of solicitors who they will require to handle any litigation or defence, however in this instance we were able to negotiate for a panel of lawyers who work within the industry and understand the particular issues that advisers will encounter. These lawyers will be most likely to provide the best defence in the case of a complaint, however if an adviser has a reason they wish to use a particular lawyer not on the panel, they can make a case to the insurance company to consider.

This panel of lawyers are well known in the immigration industry:

- Simon Laurent (Auckland)
- Peter Moses (Auckland)
- Richard Small (Auckland)

With access to New Zealand's largest and most secure insurers, we can leverage this collective buying power to effect wider coverage at more competitive premiums than can be achieved individually. Pricing is available on a per adviser basis at a premium of \$1,000 + GST (1) for a Professional Indemnity policy Limit of \$500,000(2), with an excess of \$2,500 each and every claim, costs inclusive.



Importantly, you can extend your insurance cover to include other insurance policies which are available for additional premium. We recommend considering Cyber Insurance as the Privacy Act 2020 came into force in 1 December 2020. This opens risk to loss arising from privacy breaches which a Cyber Insurance policy provides cover for. If you hold Personally Identifiable Information (PII) on clients, then please ask for terms to add this insurance to your package.

For further information regarding the Aon Liability Scheme for NZAMI members, visit the NZAMI website [Click here](#), including a link to the application form (under the heading 'Liability Insurance is available for the Industry') should you wish to receive a no-obligation quote.

About Aon

Aon is the leading provider of insurance broking, risk management and associated services in New Zealand, and around the globe. From Kerikeri to Invercargill, our dedicated teams are on hand to provide service and advice on a local, regional, national and global scale. From quote to claims management, we're with you every step of the way.

Call Free | 0800 236 343 or Email | nz.nzami@aon.com

- (1) Premium is subject to the number of licensed immigration advisers to be insured, any past claims activity, and insurer acceptance of a completed proposal form.
- (2) The Professional Indemnity policy limit of \$500K is available to new placements of insurance or at renewal of an existing placement. The insurer is unable to reduce existing limits mid-term so members will need to wait until renewal of their policy to look at this option, if interested.