

## Aon and NZAMI | Member Liability Scheme

### Dealing with complaints and other stressful surprises

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It shouldn't be a surprise that immigration consultants regularly see complaints made against them; even where it's clear from the start that they've done everything they can to assist their client.

Such allegations are unsettling and stressful to deal with and they also need to be defended. It will be a comfort if you have arranged insurance that can finance your defence, and pay a settlement if that ends up being required.

It will be even better if you have arranged this insurance via the NZAMI scheme where:

- defence is overseen by peers who know how immigration consultants go about their business
- policy coverage has been scoped to address the type of claims you can expect to see as an immigration consultant
- cover isn't limited to complaints alone it extends to provide cover for a basket of other risks (including statute breach) for no additional cost

Best of all, premium is substantially discounted compared to 'over the counter' offerings, as it is backed by the collective buying power of NZAMI members. Your premium may also be paid on a monthly basis over the period of cover (12 months).

#### About Aon

Aon is the leading provider of insurance broking, risk management and associated services both in New Zealand and globally. Aon is the only broker in New Zealand that has the capability to provide a local service, no matter where you are. Our team of dedicated staff are on hand around the country to provide you with local, expert service.

Please note that NZAMI do not profit in any way from referring business to Aon.



As the preferred broker for NZAMI, Aon New Zealand's specialist Liability team have tailored an insurance package to provide cover for risks faced by Licensed Immigration Advisers in New Zealand. We are pleased to work with NZAMI to deliver this cost effective, comprehensive insurance solution to its members.

### How to apply

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Contact the team at Aon | 0800 263 343 | [nz.nzami@aon.com](mailto:nz.nzami@aon.com)

Complete the application form | [www.nzami.org.nz/membership-benefits.php](http://www.nzami.org.nz/membership-benefits.php)

The NZAMI insurance scheme provides insurance for a range of liability risks arising in connection with the business of licensed immigration advisory services (including settlement, recruitment and education).

Coverage (subject to policy terms generally) extends to include:

### Professional Indemnity

Costs to investigate and defend complaints made to the Immigration Advisers Authority and to defend and settle claims arising out of alleged or actual negligence causing financial loss to a third party.

### Statutory Liability

Costs to defend and pay fines and reparations in respect of prosecutions arising out of an inadvertent breach of most NZ statutes.

### General Liability

Costs to defend and settle claims by third parties who suffer property damage or personal injury arising from negligent actions of the insured.

### Employers Liability

Costs to defend and settle claims brought by employees not within scope of ACC.

*All coverages described are subject to the terms and conditions of the Insurance Policy wordings. For full policy details and more scheme information please contact Aon.*

*We have partnered with AIG Insurance New Zealand Limited to deliver this cost effective insurance solution. AIG Insurance New Zealand Limited has a Standard & Poor's (Australia) Pty Ltd financial strength rating of A (Strong).*

You may wish to consider the following additional risks for which insurance is available separately as required:

### Cyber risks

Provides cover for a range of risks including data loss and privacy breach incidents which can give rise to own loss (including consequential) and third party claims. Most existing insurance policies provide little, if any, protection in this regard, which means that this rapidly emerging risk needs to be carefully considered.

### Crime

Provides cover for loss of your own money or money that you are responsible for (including by electronic fund transfer), arising out of the fraudulent actions of employees or external parties.

### Directors & Officers

Provides cover to a board and officers, to defend and settle claims arising out of alleged or actual breach of their governance duties.

Aon can also assist with other insurances including:

- Employment Liability
- Buildings, contents, equipment and machinery insurance
- Motor vehicles
- Corporate travel insurance
- Life and Health Insurance
- Income Protection
- Personal insurances (Home, Contents, Motor, Pleasure-craft, Travel)