



CHARTERLLOYD
INSURANCE BROKERS LTD
INTERNATIONAL INSURANCE BROKERS

Hong Kong Occupational Therapy Association
Professional Indemnity Insurance Proposal 2024-2025

Insured: The Members of Hong Kong Occupational Therapy Association
(as per name list approved and confirmed by insurance company)

Professional Services: Occupational Therapy

Coverage:

- a) **Professional Liability:** Insurer will pay, to or on behalf of the insured the Loss **which the insured becomes legally liable to pay as a result of a Claim** alleging an **act, error or omission of the insured in the provision of Professional Services** specified in the schedule.
- b) **Defence Costs:** Insurer will pay on behalf of the Insured the Defence Costs incurred in respect of any claim covered under professional liability or under any applicable extensions
- c) **Inquiry costs:** any reasonable and necessary legal, assessor's adjustor's and expert witness; fees, costs and expenditures reasonably incurred by a Policyholder on its own behalf, and with the prior written consent of Insurer, in preparing for and attending an inquiry, subject to HK\$1,000,000 any one claim and HK\$10,000,000 in the aggregate

Period of insurance : From 1 September 2024 to 31 August 2025, both dates inclusive

Limit of Liability : Option 1) **HK\$10,000,000** any one claim and **HK\$20 million** in the aggregate
Option 2) **HK\$20,000,000** any one claim and **HK\$40 million** in the aggregate
(the limit above shall be shared by all insured members, subject to HK\$40 million in the aggregate)

Extensions/Exclusion : (a) Loss of documents – HK\$1,000,000
(b) Defamation
(c) Intellectual Property Rights
(d) Continuous Cover
(e) Fraud & Dishonesty
(f) Prescription Exclusion
(g) Medical & Related Services Exclusion

Rm 1905, Fortress Tower, 250 King's Road, North Point, Hong Kong. Tel. (852) 2523 6072 Fax: (852) 2523 6937 1
香港專業保險經紀協會會員 Email: raymond@charterlloyd.com , admin@charterlloyd.com.hk
Adelaide • Melbourne • Perth • Sydney • Hong Kong

Charterlloyd Insurance Brokers Ltd (the "Company") is remunerated for its services by the receipt of commission paid by Insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of commission by the Company.



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- Geographic limit / Jurisdiction** : Worldwide excluding USA and Canada
Separate quotation will be provided if the insured member is practicing in places other than Hong Kong
- Deductible** : HK\$20,000 each and every claim
- Annual premium (incl. brokerage, fee & IA levy)** : **Option 1) HK\$1,300 per insured member**
Option 2) HK\$1,700 per insured member
(Additional premium will be charged for annual income exceed HK\$2 million)
- Eligibility** : The Registered Full Members of Hong Kong Occupational Therapy Association

Subject to conditions and exclusions of insurance policy.

The insurance company shall reserve the right to reject or impose additional exclusion for individual member subject to details provided in individual member's proposal form. Full disclosure of potential claims or circumstances likely to cause claim must be declared in the proposal form by the insured member.

Application procedures:

- a) Complete and return the declaration form to us by email to admin@charterlloyd.com.hk
by post to our office: Rm 1905, 19/F, Fortress Tower, 250 King's Road, Hong Kong (Attn: Mr. Ryan Li)
- b) Transfer annual premium to our bank account:
HSBC Account No.: 404-458374-001
Bank code of HSBC: 004
Account Name: Charterlloyd Insurance Brokers Ltd.

Or send us a cheque payable to Charterlloyd Insurance Brokers Ltd.

For enquiry, please contact Mr. Raymond Chow at 2523 6350 or Mr. Ryan Li at 2899 2345.

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