



Cover by professionals, for professionals.

If you're an industry professional who gives advice in your area of expertise, as a business or individual, whether you are an accountant, architect or IT whizz, and anyone in between, you need specialist cover against third party claims.

As no two businesses operate alike, our experts structure our Professional Indemnity solutions to suit your needs and distinct profession. With iTOO Professional Indemnity cover you can be assured our expertise, covers all of yours.

Why iTOO?

iTOO Professional Indemnity offers bespoke policies that are structured to protect you financially against any actual or alleged negligence, errors or omissions in the scope of your business by not only covering damage awards, but also the costs incurred in defending you.

Our policy also protects you against indirect or consequential losses, fraud by your employees and a host of additional extensions to suit your business practices.

PROFESSIONAL INDEMNITY

Policy Triggers

01. LEGAL LIABILITY

resulting from any written demand or legal or administrative proceeding that seeks damages as a result of any actual or alleged breach of duty by the insured.

02. DEFENCE COSTS

incurred in defending a claim in accordance with the provisions contained in this policy.

WE ARE DIFFERENT.

Our policies are exclusively designed just for you by Professional Indemnity experts, so you can be sure that the intricacies of your profession are truly understood and covered.

We only partner with the best, so you can rest assured that your cover means you have access to the very best legal experts 24/7.

We are flexible in applying our expertise to find solutions for non-traditional business environments that also have professional indemnity exposures.

Who should purchase the cover?

Any professional selling their knowledge and skills in the form of advice such as

- Accountants, Tax Practitioners and Auditors
- Architects
- Attorneys
- Engineers
- Estate Agents,
- Legal Practitioners
- Project Managers
- Quantity Surveyors

How to get cover?

1. By contacting your nearest broker. For help finding a broker, visit our website.
2. Providing us with the relevant proposal form.
3. Indicating the fee income earned from professional activities.
4. Providing us with the claims history. (if any claims)

Added benefits to professional indemnity

Our policy extends to (cover is not limited to this):

- Defamation
- Loss of Documents (belonging to third parties)
- Liability arising from Subcontracted duties
- Liability arising from participating in Joint Ventures

iTOO Special Risks (Pty) Ltd (Reg No: 2016/281463/07) is an authorised Financial Services Provider (FSP No. 47230). Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider.