

## PROFESSIONAL INDEMNITY INSURANCE SCHEME FOR ACCOUNTANTS

### NEW EXTENSIONS OFFERING



#### ATTENDANCE AT COURT

Sub-Limits: RM250 and RM150 per day,  
and RM250 in the aggregate



#### UNPAID FEES

Sub-Limits: 10% of the Limit of Indemnity  
(maximum RM 250k in aggregate)



#### CYBER EXTENSION TO THIRD PARTY LIABILITY

Sub-Limits: 25% of Limit of  
Indemnity in the aggregate

### POLICY EXTENSIONS

1. Loss of Documents
2. Dishonesty of Employees
3. Consultants, Contractors, Subcontractors and Agents Extension (Vicarious Liability)
4. Estates and Legal Representatives
5. Defamation
6. Joint Venture Liability
7. Automatic Run-O\_Cover
8. Newly Created or Acquired Entity or Subsidiary
9. Intellectual Property
10. Continuous Cover
11. Inquiry Costs
12. Principals' Previous Business
13. Retired Principal Cover
14. Discovery Period I
15. Emergency Defence Cost Cover
16. Premium Warranty (60 days)

### EXCLUSIONS

1. Prior and Pending Claim
2. Conducts and Intended Loss
3. Trading Debts and Billings
4. Liability Beyond Normal Professional Services
5. Fines and Penalties (carve back for Civil Fines and Civil Penalties where permissible by law up to Sublimit of RM100,000 in the aggregate)
6. Liabilities Incurred as Employer, Occupier, Product Supplier and D&O
7. Intellectual Properties
8. Service Provided for Related Parties
9. Pollution
10. Asbestos
11. War & Terrorism
12. Nuclear
13. Professional Fee
14. Financial Transaction
15. Insolvency
16. Cyber
17. Wear and Gradual Deterioration, Moth and Vermin
18. Riot or Civil Tumult
19. Special Exclusions
20. Financial Services
21. Communicable Disease Exclusion
22. Sanction Limitation Clause
23. Contagious Disease Clause
24. Sanctioned Territories Endorsement