



CIRCLE FINANCIAL LINES

une histoire d'amour

Circle Financial Lines COMPLETE – Finally, a solution for all.

Why CIRCLES?

As a leading insurer with offices on 3 continents and brokers in more than 40 countries around the world, Circles Group has a proven track record in providing online innovative solutions to a wide range of clients and businesses.

Circle Asia's Financial Lines division underwrites on behalf of Berkley Insurance Company; providing all our policyholders with Standard & Poor's A+ (Strong) financial strength and security.

Why COMPLETE?

A solution for all. Circle Complete is a comprehensive package providing Professional Indemnity, Directors & Officers, Crime and Employment Practice Liability Insurance all under one policy. As a market first in Asia, it offers flexibility and worldwide cover for private and professional businesses online.

Key Policy Features & Benefits

- Clear, Easy-to-read wording

Professional Indemnity

- PI Limits up to HKD 80,000,000 available
- Unique hybrid, wrongful act, civil liability clause
- Broad Professional Indemnity Insurance Clause
- Subcontractors and Outsourcers – Full Limit
- Dedicated panel of on demand legal experts
- Advancement of Costs and Expenses
- Loss of Documents – Full Limit
- Anti-competition Legislation
- Court Attendance Compensation
- Attendance at Investigations – Full limit
- Automatic Reinstatement of Limit
- Estates and Legal Representation

Directors & Officers

- D&O Limits up to HKD 80,000,000 available
- Claims against an insured person
- Company reimbursement
- Dedicated additional limit for insured persons
- Outside entity
- Pollution
- Former Directors

Crime

- Crime Coverage starting at HKD 1,000,000
- Computer Misuse
- Client Crime
- Funds Transfer Fraud
- Court Attendance Compensation

Employment Practices Liability (EPL)

- EPL Coverage Limits Starting at HKD 1,000,000
- Outside Entities Cover
- Duty for The Insurer to Defend

Legal Representation Expenses

- Standalone Limit Starting at 10% of PI Limit

Public Relations Expenses

- Standalone Limit Starting at HKD 200,000

Worldwide Jurisdiction on All Covers

Public Liability and Products Liability are available as an additional insurance on request.

CIRCLE ASIA LIMITED

Suite 1207, 12/F, Leighton Centre, 77 Leighton Road, Causeway Bay, Hong Kong

+ 852 3596 5164 www.circlesgroup.com

What is **Professional Indemnity Insurance?**

Professional indemnity insurance provides cover in the event that your business is sued by a client for alleged negligent advice or a service given. This could happen if a client is unhappy with the work you've produced or professional advice you've provided. Even if you haven't made a mistake you may still have to fight a claim. Allegations are easy to make but costly to defend. If you're a professional business that provides advice and services to your clients, professional indemnity cover should be seen as an essential consideration for your business insurance package.

What is **Directors & Officers Insurance?**

Directors & Officers insurance provides cover to individuals from personal losses if they are sued as a result of serving as a director, officer or as senior management of a business for decisions and responsibilities in the running of a company.

What is **Crime Insurance?**

Crime insurance provides cover for a company from losses due to business-related crime. Protection through the policy can cover cash, assets, merchandise or other property loss when someone perpetrates fraud, embezzlement, forgery, misrepresentation, robbery, theft or any other type of business-related crime on the company.

What is **Employment Practices Liability?**

Employment practices liability insurance provides cover to employers against claims made by employees alleging discrimination (based on sex, race, age or disability, for example), wrongful termination, harassment and other employment-related issues, such as failure to promote. This will include Labour Department and Labour Tribunal investigations, as well as civil suits brought on by the claimant.

What is **Legal Representation Expenses?**

Legal representation expenses provides cover for costs associated with responding to any investigation or official enquiry.

What is **Public Relations Expenses?**

Public relation expenses provide cover for costs and expenses related to hiring a public relations consultant to protect your reputation in the event of an unfortunate incident.



Tel (852) 2530 2530 Unit 8E Golden Sun Centre
Fax (852) 2530 2535 59-67 Bonham Strand West
crew@navigator-insurance.com Sheung Wan, Hong Kong
www.navigator-insurance.com

CIRCLE ASIA LIMITED

Suite 1207, 12/F, Leighton Centre, 77 Leighton Road, Causeway Bay, Hong Kong

☎ + 852 3596 5164 🖥 www.circlesgroup.com