*PROFESSIONL INDEMNITY for ACHASM*

*SUMMARY OF COVER*

Given the hybrid wording that we have designed and the possible confusion as to the covers provided perhaps a brief explanation of each will assist.

**General public liability**

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| This could arise where physical injury to persons or damage to property results from normal daily activities. For example, whilst on site the Construction Health and Safety Officer knocks an item over which falls on to either persons or property below. |

**Professional indemnity**

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| Whilst this is very similar to general public liability, the primary difference is that this will cover pure financial losses as opposed to any injury or damage. |
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| Professional indemnity cover is often referred to as errors and omissions cover and, by definition, may even arise where the insured has omitted to do something. |
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| By way of example, the Construction Health and Safety professional could either erroneously advise his client or omit to advise him on a matter which may cause project delay and ensuing financial loss to the contractor despite the fact that there was no actual injury or damage. |

**Directors and Officers**

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| In the event that any of the companies directors/managers/officers are sued in their personal capacity for not running the company properly then this policy would pay both the damages and legal costs. For example stakeholders who could hold the management liable include, inter alia, SARS for non payment of tax and employees who may lose their jobs. |