

Additional cover available to NZILA members

General Liability

You owe a duty of care to your landlord and fellow tenants, clients and the public at large. Whether in the office, in the field or on site, if you, your staff or your products cause damage to somebody else's property or business, you will be held liable.

General Liability Insurance can pay your legal defence costs plus any agreed settlements or damages awarded against you in court - including exemplary damages for personal injuries.

Statutory Liability

Statutory Liability pays for legal defence costs and all legally allowable fines that might be charged against you for breach of most New Zealand Acts of Parliament.

Employers Liability

Protection against civil suits brought by employees whose injuries are not covered by ACC (e.g. exemplary damages and mental injury without physical harm, such as shock, fright, stress or mental anguish).

Employment Practices Liability

Employment Practices Liability Insurance covers claims made against Employers by current, former or prospective employees for breach of their Employment Contracts and breaches of certain provisions of the Human Rights Act 1993 and Privacy Act 1993. This policy also covers legal costs incurred in the defence of injunctions or applications for reinstatement brought against employers by current, former or prospective employees.

Internet Liability

Electronic communication through email and the internet has opened new risk areas and your Professional Indemnity policy can be extended to include Internet Liability cover.

This covers transmission of virus, breach of intellectual property, copyright, privacy and defamation in relation to your website and any electronic communication in your professional capacity.

Contact us for a competitive quote

For further information and a no-obligation quote, please contact Elizabeth.

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or free phone

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About Aon New Zealand

Aon is New Zealand's largest broker. With 650 staff and over 200,000 clients, Aon is a major force in New Zealand for risk management, insurance broking and claims management.

Our leadership position enables us to provide unrivalled services direct to businesses, individuals and professional organisations such as NZILA.

Clients can be secure in the knowledge that Aon only works with insurers who have strong financial security, superior claims paying abilities and profitable track records.

We are pleased to be able to support NZILA members in partnership with Lumley, a business division of IAG New Zealand Limited, one of New Zealand's leading business insurers.

Aon has been an insurance partner of NZILA for over 20 years.

aon.co.nz

Professional Indemnity Protection for NZILA members

Aon New Zealand
Market leading insurance specialists



NEW ZEALAND INSTITUTE
OF LANDSCAPE ARCHITECTS



Planning your professional survival

Landscape architecture is about balancing environmental needs with those of contemporary society and culture.

It entails an understanding of your client's needs to achieve desired results. However, risk is inherent in this design process. For example, there may be adverse consequences arising from:

- Unclear briefings
- Poor input from other professionals
- Unrealistic client expectations
- Changing regulations

These can all result in allegations of professional negligence from a client, who then seeks financial compensation.

To ensure you have the legal and financial backing to defend and/or settle such a claim, NZILA has asked leading insurance broker, Aon, to secure the most comprehensive and competitive Professional Indemnity cover available.

Professional Indemnity Insurance

Fighting to save your reputation and your livelihood through the courts can be financially crippling.

NZILA recommends that all working members hold adequate Professional Indemnity insurance to pay for legal defence costs, plus any settlements or awards of damages that might be made against you in court.

The Aon insurance programme for NZILA offers members a choice of Limits for their professional indemnity protection plus the ability to integrate a choice of valuable additional protections (see overleaf).

Professional Indemnity cover automatically includes cover for breach of contract, defamation, breach of Patent or Trademark and breach of privacy, as well as sub-limited cover in respect of weather tightness issues.

Personal Insurance

At Aon we're committed to delivering market leading insurance products to our customers. We have access to a broad range of policies from New Zealand's leading insurers, all offering excellent cover at competitive prices, including package discounts. So whether it's cover for your house, contents, car or boat, Aon can provide the right policy for you.

Financial Services

As a director/owner of the business, you are key to its ongoing success.

The following areas can be addressed for individuals and companies:

- Income Protection
- Business Overheads Protection
- Key Person Protection
- Loan Debt Protection
- Co-Shareholder Protection
- Health Insurance
- Life & Mortgage Protection Insurances
- Critical Illness or Trauma

For your free consultation or independent review please contact Michelle at Aon New Zealand.

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KiwiSaver

AonSaver is a registered KiwiSaver scheme that enables employers to simplify their obligations while offering members a wide choice of retirement investment saving options from leading fund managers. You can select AonSaver as your preferred KiwiSaver scheme for employees that do not make their own choice.

Where did they go wrong?

Examples where professional indemnity insurance would have saved money and stress.

CASE 1

A landscape architect was asked by their client to assist with the design of a new outdoor area at the back of their property. The design included decking, retaining walls and an outdoor fireplace. Once completed it was apparent the outdoor fireplace failed to draw properly and had to be dismantled and rebuilt to a new design costing over \$16,000.

CASE 2

The landscape architect was engaged to provide services to a small commercial building owner. The building owner was re-developing the courtyard space at the front of the building. The landscape architect specified steel drainage piping with a diameter of 600mm. It turns out that 900mm concrete drainage pipe is actually required. The building owner instigated legal proceedings against the landscape architect based on the incorrect specification of the drainage piping with the estimated loss being just over \$60,000. The professional indemnity insurer appointed one of its panel solicitors to assist with defence of the claim and defence costs of over \$20,000 were incurred. A small contribution to the loss was also met by the policy.