

You're in control



PROFESSIONAL INDEMNITY INSURANCE

Protect Your Professional Reputation and Financial Security

Why Choose AAR Professional Indemnity Insurance?

In today's complex business environment, professionals face liabilities arising from errors, omissions, or negligence in their services. AAR's Professional Indemnity Insurance safeguards your business from costly legal claims, protecting your reputation and finances so you can focus on delivering excellence.

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Insurance

Key Benefits

Comprehensive Professional Protection

- Coverage against claims arising from negligent acts, errors, or omissions in your professional duties.
- Indemnifies you for damages and legal costs in defending claims made against you.
- Financial Security and Peace of Mind
- Limits of indemnity tailored to meet your professional risk profile.
- Covers claims reported during the policy period, including incidents occurring prior to inception if notified timely.

Legal and Regulatory Compliance

- Protection underwritten within the jurisdiction of Uganda, adhering to local laws and regulations.
- Defense costs and legal representation covered with insurer's consent.

What We Cover

- **Negligence Claims:** Acts of omission or errors that result in financial loss to third parties.
- **Defense Costs:** Legal fees and expenses incurred in defending claims.
- **Libel and Slander:** Optional coverage for unintentional defamatory statements in professional capacity.
- **Claims Management:** Full support and discretion over claim defense and settlements to protect your interests.

Important Features

Exclusions to Note

- Claims arising from dishonest, fraudulent, or malicious acts are excluded.
- Claims related to property damage or consequential loss not covered.
- Nuclear risks and intentional defamation are excluded.

Claims Notification

- Prompt notification within 7 days of any claim or incident that may give rise to a claim is essential to maintain coverage.
- Insured must obtain insurer's written consent before admitting liability or settling claims.

Customer Support & Claims

Efficient Claims Handling

- Dedicated claims team to assist with timely reporting and support.
- Commitment to fair and prompt resolution of disputes or grievances.

Complaints Procedure

- Transparent grievance handling with updates within 15 days and final outcome within 30 days.
- Option to escalate disputes to the Insurance Regulatory Authority or Ombudsman if necessary.

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Additional Advantages

Benefit	Description
Tailored Coverage	Limits and terms customized to your professional needs
Defense Costs Included	Legal fees paid with insurer's prior consent
Automatic Reinstatement	Option to reinstate sum insured after a claim with pro-rata premium
Breach of Contract Coverage	Covers defense costs related to contract disputes
Retroactive Cover	Protection for claims arising from past acts disclosed timely
Vicarious Liability Covered	Coverage for liability arising from agents or consultants

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Insurance

Secure Your Professional Future Today!

Choose AAR General Insurance for trusted professional indemnity protection that shields your business reputation and finances.

Contact Us Today

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