

**PROFESSIONAL AND
FINANCIAL RISKS
PRACTICE**

How thin the line becomes between prosperity and financial devastations in the face of a lawsuit. A shareholder or creditor can sue. An employee can allege wrongdoing. You, your employees or your company could be the victim of a hostile act.

Whether you're a global business, a smaller privately held firm, a partnership or a non-profit organisation, Profin the Vero Insurance Professional and Financial Risks practice, as a portfolio of unique alternatives to traditional insurance products that can be tailored to meet your specific needs.

Our singular goal is to provide you with the protection from litigation and financial disaster. Our market leading coverages include optimal risk management and loss prevention services for professional, managerial and financial exposures such as :

- Mismanagement or breach of fiduciary responsibility.
- Misrepresentation to shareholders, creditors, customers or other constituents.
- Inadequate succession planning or ownership
- Sexual harassment, wrongful termination, discrimination and other employment related litigation.
- Errors and omissions related to professional services offered by a company and its employees.
- Mismanagement of company benefit plans.
- Employee theft, robbery, burglary, computer crime and forgery.
- Failed credit obligations of customers.
- Kidnap, ransom or extortion demands.

In addition, Profin continually evaluates legislation and changes in the economy that can create new exposures. Our portfolio is purposely flexible so that we can rapidly adapt to your changing business needs.

REDUCING YOUR RISKS

Exceptional service when you have a claim is not enough. Before you ever have a claim, Profin becomes your partner helping to manage, minimise or eliminate risks. We step in early to help you identify areas in which your business is most vulnerable by offering :

- On site consulting to help you identify risks and suggest solutions.

<p>CLAIMS</p> <p>VERO INSURANCE LIMITED</p>	<ul style="list-style-type: none">• Educational materials to assist with loss-prevention strategies. <p>Of course you want unparalleled service at the time of a loss. Our Profin claims staff specialises in professional, financial and managerial losses and is known for its efficiency and reliability when it comes to paying claims. They are available at the time our underwriters design your coverage and can take you through claims scenarios and procedures so you know what to expect should you suffer a loss.</p> <p>Vero Profin is a division of Vero Insurance Limited, a member of the Promina Group of Companies.</p>
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