

Introducing LedgerGuard

Who Looks After the People Behind the Numbers?

Every day, bookkeepers across New Zealand work behind the scenes helping businesses succeed. You keep accounts balanced, payroll processed, compliance obligations met, and business owners focused on growing their organisations.

In many ways, you are the steady hand that supports the wider business community.

While your work may not always be highly visible, its impact is significant. The same could be said for organisations such as ICNZB, which work tirelessly to support, advocate for, and strengthen the profession.

But it raises an important question:

Who looks after the businesses that spend their days looking after everyone else?

That was the thinking behind **LedgerGuard**, a specialist insurance solution developed exclusively for ICNZB members and launched at BookkeepCon 2026.

Designed specifically for the risks faced by bookkeepers, **LedgerGuard** provides comprehensive protection that goes beyond a traditional insurance package.

Protecting What's Important

Your clients rely on your expertise every day. **LedgerGuard** helps ensure your business has the protection, support, and resilience it needs when something unexpected happens.

To learn more about **LedgerGuard** and how it can protect your business, contact **Janice Macgee** at Rothbury for a no-obligation discussion.

Because while you look after your clients, we're here to help look after you.

What Does LedgerGuard Cover?

Professional Indemnity Insurance

Protection against claims arising from errors, omissions, or professional advice. Available limits of \$1 million, \$2 million, or \$3 million.

Cyber Insurance

Protection against cyber incidents, data breaches, ransomware events, and business interruption. Available limits of \$250,000, \$500,000, or \$1 million.

General Liability Insurance

Protection against third-party property damage or bodily injury claims. Available limits of \$1 million, \$2 million, or \$5 million.

Statutory Liability Insurance

Cover for unintentional breaches of legislation, including payment of certain fines where legally insurable. Available limits of \$1 million or \$2 million.

Employers Liability Insurance

Protection against employee injury claims not covered by ACC, with limits up to \$1 million.

Office & Equipment Cover

Protection for office contents and equipment up to \$50,000 at your insured location, including \$10,000 of cover anywhere in New Zealand for portable items such as laptops.

Exclusive Benefits for ICNZB Members

LedgerGuard also includes a range of enhancements tailored specifically for the bookkeeping profession:

- Unlimited retroactive cover for past work completed before joining the scheme
- Sub-contractor cover included for supervised contractors.
- Reputational damage support following an insured event
- Contract review service
- Complimentary legal panel consultation
- Access to specialist insurance advisers who understand the bookkeeping profession



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