

# Summary of Cover

Architects & Engineers

Professional Multi Risk Insurance

WORDING: PMR AR EN CIVIL 0417

This is a guide to the cover given by the policy. It does not cover every provision of the policy wording, but your broker will be happy to discuss it with you in more detail. You should read the policy and the additional clauses for full details of the terms and conditions.

# SECTION 1:

## PROFESSIONAL INDEMNITY INSURANCE

### Indemnity Limit

The indemnity limit is on an 'any one claim' basis (in other words no restriction as to the number of claims in a year but each claim has a maximum limit). The wording does comply with the PI requirements of the Architects Registration Board. HCC International can offer up to £10 million cover for our Architect and Engineer clients.

### Key features of the cover

- Insurance Act 2015 Compliant
- Claims made against the Insured arising from any civil liability.
- Costs of prosecuting claims for infringement of the Insured's intellectual property rights (sub-limit £25,000 in the aggregate).
- Defence costs in dealing with certain criminal proceedings and costs of representation at any inquiry which has a direct relevance to any claim or circumstance (sub-limit £250,000 in the aggregate).
- Collateral Warranties – claims arising from these are explicitly covered with no limit on assignments.
- Defence costs (lawyers, court costs, experts etc.) are payable in addition to the Indemnity Limit.
- Data Protection cover. This relates to the legal costs incurred to defend a criminal prosecution under the Data Protection Act.

### Main exclusions

- Risks that should be insured elsewhere - Employers and Public Liability, Property, Land, Products.
- North American exposure.
- Seepage and Pollution; Asbestos and Toxic Mould – we will normally extend the policy, often free of charge – on receipt of a satisfactory questionnaire.
- War, Terrorism & Nuclear risks.
- The Excess.
- Acting as a contractor (a more specific policy is available).
- Claims and circumstances known at inception of cover.
- Valuations.
- Joint ventures – these need special attention and we may extend the cover on request.
- Contractual Liability over and above what would normally be implied by statute or common law.
- Viruses

# SECTION 2:

## GENERAL LIABILITY INSURANCE

### Key features of the cover

- Insurance Act 2015 compliant

### Employers Liability

- Cover is provided for your legal liability to employees injured whilst in your employment.

### Public/Products/Pollution Liability

- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property occurring during the period of insurance.
- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property arising out of or in connection with any product occurring during the period of Insurance

### Additional Benefits:

- Cross Liabilities: Each person or party specified as the Insured in the schedule is separately indemnified.
  - Indemnity to Principals.
  - Defence costs arising from the following:
    - i. representation at any Coroner's Inquest or Fatal Accident Inquiry;
    - ii. cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974;
    - iii. cases of breach or alleged breach of Part II of the Consumer Protection Act 1987 in proceedings not consequent upon a deliberate act or omission.
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### Contact us

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