



TOKIO MARINE  
HCC

# Summary of Cover

## Architects & Engineers Professional Indemnity Insurance

# WORDING: PI AR EN AGG 0417

## SUMMARY OF COVER

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.

# PROFESSIONAL INDEMNITY INSURANCE

## Indemnity Limit

The indemnity limit is on an 'any one claim and in total' basis, sometimes referred to as 'in the aggregate' (this means that the amount chosen will be the maximum paid out in any one period of insurance). The costs of defending the claim are within the indemnity limit HCC. International can offer up to £5 million cover for our Architect and Engineer clients.

## Key features of the cover

- Insurance Act 2015 Compliant
- Claims made against the Insured arising from:
  - **Breach of professional duty;**
  - **Dishonesty of employees;**
  - **Libel or slander;**
  - **Unintentional breach of confidentiality;**
  - **Unintentional infringement of intellectual property rights.** (Many policies limit this cover to copyright only);
  - **Loss of or damage to documents.**
- 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 (sub-limit £250,000 in the aggregate).
- Costs of representation at any inquiry which has a direct relevance to any claim or circumstance.
- **Collateral Warranties** – claims arising from these are explicitly covered with no limit on assignments.

## 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

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#### Contact us

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