

What is this type of insurance?

This is an Architects & Engineers Professional Indemnity insurance policy.

Key features of the cover

- 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 GBP 5 million cover for our Architect and Engineer clients.
- Insurance Act 2015 Compliant
- 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 GBP 250,000 in the aggregate)
- Costs of prosecuting claims for infringement of the Insured's intellectual property rights (sub-limit GBP 25,000 in the aggregate).



What is insured?

- ✓ Civil liability claims
- ✓ Data Protection cover. This relates to the legal costs incurred to defend a criminal prosecution under the Data Protection Act
- ✓ Claims made against the Insured arising from any civil liability
- ✓ Defence costs (lawyers, court costs, experts etc.) are payable in addition to the Indemnity Limit
- ✓ Collateral Warranties – claims arising from these are explicitly covered with no limit on assignments.



What is not insured?

- ✗ Risks that should be insured elsewhere – Employers and Public Liability, Property, Land, Products, Directors and Officers.
- ✗ 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).
- ✗ Valuations
- ✗ Claims and circumstances known at inception of cover.
- ✗ 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