

A PROFESSIONAL INDEMNITY INSURANCE SCHEME FOR ENGINEERS



Professional liability is a key concern of many engineering practices. Marsh has created an insurance solution with you in mind. The insurance policy is designed to cover you for claims arising from civil liability even if negligence or breach of professional duty has not been alleged. It also provides up to GBP50,000 of cover for defence costs you may incur in respect of your professional body's disciplinary tribunals. Other valuable areas of cover are shown below.

- **Asbestos:** GBP500,000 of cover in all, or the policy's indemnity limit, whichever is the lesser amount. Insurance cover has been extended to include any claim relating to your liability for asbestos matters but excludes claims for bodily injury and also claims arising from asbestos surveys.
- **Loss of documents:** GBP250,000 of cover in all.
- **Pollution cover:** Up to the full limit of indemnity on an aggregate basis. There is no exclusion for fungus or toxic mould.
- **Innocent non-disclosure:** This provides added protection in the event of your unintentional non-disclosure to insurers of a material fact.

COLLATERAL WARRANTY AND APPOINTMENT DOCUMENTS

An important feature of our service is providing you with advice and guidance on the professional indemnity insurance implications of appointment documents. We have built up a wealth of knowledge on appointment documents. Our advice has often highlighted particular onerous conditions, both in appointment documents and collateral warranties, some of which may have resulted in potential claims which would not be covered by a professional indemnity policy.

CLAIMS SERVICE

Marsh has a qualified and experienced claims department and our service to you provides:

- Notification of all new claims and circumstances to your insurer.
- Full claims advocacy in relation to the policy coverage/ application in respect of a particular claim.

PAYMENT OF PREMIUM

This policy is underwritten by Hiscox Insurance Company Ltd. You can elect to pay your insurance premium over 12 months by direct debit, using Hiscox's interest-free instalment facility.

OTHER INSURANCE COVERS AVAILABLE TO YOU THROUGH MARSH

DAS LEGAL EXPENSES

We also offer access to a legal expenses insurance policy specifically designed for engineering firms, which could be useful for the recovery of disputed and unpaid fees. The policy is underwritten by DAS Legal Expenses Insurance Company Limited.

OFFICE INSURANCE

If you need combined office insurance to cover contents, computers, business interruption, and liability insurance, Marsh has arranged a policy which, like our professional indemnity cover, is competitively priced and underwritten with the engineering profession in mind. Additional insurance coverage in the policy includes coverage for virus and hacking, and keyman/locum insurance.

THE MARSH SERVICE

If you have any queries or comments on any aspect of the insurance coverage or our service, please do not hesitate to contact us. We welcome your feedback.

Since 1994, Marsh has been recommended to arrange professional indemnity insurance for members of the Institution of Civil Engineers, Institution of Engineering and Technology, Institution of Mechanical Engineers, and the Institution of Chemical Engineers.

Our goal is to provide a market-leading wording, competitive premiums, consistency of service, an integral support service, and fast turnover of documentation.

CONTACT US

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The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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