

# Professional indemnity architects

## Professional Services definition

Professional Services means the services performed by any Insured under a contract for any professional design or specification, as building or engineering contractors including but not limited to supervision of construction, feasibility studies, technical information, calculation or survey subject to any surveys being performed by a Properly Qualified Person.

- RIBA compliant wording
- Collateral warranty cover  
Claims arising from any collateral warranties, duty of care, novation agreements and third party rights clauses. **Free and unlimited legal review of such documents through Clyde & Co**

- Innocent Non-Disclosure Condition – waiving our rights to avoid the insurance cover in the event we are satisfied of innocent non-disclosure, or innocent misrepresentation
- Cover for appointments as Principal Designer under CDM 2015
- Asbestos cover up to £250,000 in the aggregate
- Pollution cover up to full policy limit in the aggregate.

## Minimum premiums (excluding IPT):

| Architects                                  |
|---|
| £100,000 – <b>£400</b>                      |
| £250,000 – <b>£600</b>                      |
| £500,000 – <b>£800</b>                      |
| £750,000 – <b>£900</b>                      |
| £1,000,000 – <b>£1,000</b>                  |
| £1,500,000 – <b>£1,500</b>                  |
| £2,000,000 – <b>£2,000</b>                  |
| £3,000,000 – <b>£3,000</b> (PI Select only) |
| £4,000,000 – <b>£4,000</b> (PI Select only) |
| £5,000,000 – <b>£5,000</b> (PI Select only) |

Maximum total contract value of £20,000,000 with best endeavours above this level.



**Up to 100% of the company's total fee income**

- Architectural – new build/refurbishment
- Architectural – non-structural
- Interior design
- Feasibility
- Expert witness
- Landscaping
- Retail, office and mixed use
- Education and healthcare
- Churches and theatres
- Pubs, restaurants and hotels.
- Individual dwellings and low rise multiple dwellings
- Industrial.



**Up to 25% of the company's total fee income**

- Highways
- Sewage/water schemes
- Project co-ordination
- Railways and airports (non-safety/airside/trackside)
- Leisure (excluding swimming pools).



**We are not looking to write**

- Refineries and petrol chemical contracts
- EWS1/External Wall Fire Reviews
- Cladding contracts
- Power plant contracts
- Bridges, tunnels and dams
- Commercial glazing and curtain walling contracts.



**Up to 10% of the company's total fee income**

- Structural surveys
- Town planning
- Swimming pools
- High rise buildings (over seven storeys)
- Harbours and jetties (non-structural)
- Project management (including principal designer role).

Please send any new business enquiries to the following Financial Lines Underwriters at Allianz:

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