

Professional indemnity engineers

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.

Key Features

- Collateral warranty cover
Claims arising from any collateral warranties, duty of care or other similar agreements
- Free and unlimited legal review of collateral warranties, novation agreements and third party rights clauses 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
- Asbestos cover up to £250,000 in the aggregate
- Pollution cover up to the policy limit in the aggregate.

Minimum premiums (excluding IPT):

Engineers
£100,000 – £400
£250,000 – £600
£500,000 – £800
£750,000 – £900
£1,000,000 – £1,000
£1,500,000 – £1,500
£2,000,000 – £2,000
£3,000,000 – £3,000 (PI Select only)
£4,000,000 – £4,000 (PI Select only)
£5,000,000 – £5,000 (PI Select only)

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



Acceptable activities

- Mechanical Engineering
- Electrical Engineering
- Heating & Ventilation Engineering
- Expert Witness
- Feasibility
- Individual dwellings and low rise multiple dwellings
- Retail/office/mixed use
- Industrial
- Education & healthcare
- Churches & Theatres
- Pubs/restaurants/hotels.



Referral areas

- Civil Engineering
- Structural Engineering
- Highways
- Railways & Airports (nonsafety/airside/trackside)
- Sewage/water schemes
- Leisure (excluding swimming pools)
- Project co-ordination
- Structural Surveys
- Town Planning
- Project Management (including Principal Designer role)
- High rise buildings (over seven storeys)
- Harbours and jetties (non-structural)
- Swimming pools
- Basement work
- Refrigeration work.



We are not looking to write

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

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