



# Product Profile

## Architects

We recognise the importance of risk management within the construction industry. In response we have developed a comprehensive solution aimed at offering the same broad level of protection to small and mid tier practices which had previously only been available to larger practices. Through our free warranty review service provided in conjunction with a leading UK law firm, we have further reinforced our commitment providing a comprehensive solution to the construction industry.

### Covers

Our civil liability coverage means that if a claim is made by a third party because of your professional services, and we have not excluded it, it is covered.

Claims Made

Any One Claim

Civil Liability, including but not limited to:

- Wrongful Act, error or omission
- Misstatement, misleading statement
- Breach of confidentiality
- Breach of contract occasioned by negligence

Fraud and Dishonesty

Infringement of Intellectual Property Rights

Defamation

Collateral Warranties

Asbestos – up to £250,000

Sudden and Accidental Pollution – up to £1 million

Estate Agents and Health & Safety / Construction

Design Management Legislation

Specialist Designers

Joint Ventures

Defence Costs in addition to Policy Limits

Retention not applicable to Defence Costs

Worldwide territorial limits excluding North America

### Extensions

Mitigation of Loss

Auto Acquisition Clause

Court Attendance costs

Lost Documents – up to £100,000

### Main Exclusions

USA/Canada jurisdiction exclusion

Contractual Liability

Cost assessment

### Coverage Options

RICS Compliance Clause

### Limits

Primary and Excess Layers available

Limits up to £15 million

### Target Market

Any UK and Ireland based Architectural Practice

### Underwriting Information

#### For primary:

AIG Architects Proposal Form or suitable alternative  
Claims experience, including full details of all paid and outstanding matters

#### For excess layers:

Details of primary insurer and terms applied

Underlying wording

This product profile is intended as a guide only. Scope and terms are subject to the terms and conditions of the policy.

## Product Profile

# Architects

London  
58 Fenchurch Street  
London EC3M 4AB  
Tel: 020 7954 7000

Belfast  
Forsyth House, Cromac Sq  
Belfast BT2 8LA  
Tel: 02890 726002

Birmingham  
Embassy House,  
60 Church Street  
Birmingham B3 2DJ  
Tel: 0121 236 9471

Bristol  
Ten Victoria Street  
Bristol BS1 6BN  
Tel: 0117 329 1065

Chelmsford  
Victoria House  
4th Floor, Victoria Road  
Chelmsford, Essex CM1 1JR  
Tel: 01245 707 400

Croydon  
2-8 Altire Road, Croydon  
Surrey CR9 2LG  
Tel: 020 8681 2556

Glasgow  
Centenary House  
69 Wellington St  
Glasgow G2 6HJ  
Tel: 0141 303 4400

Leeds  
5th Floor Gallery House  
123-131 The Headrow  
Leeds LS1 5RD  
Tel: 0113 242 1177

Manchester  
4th Floor, 201 Deansgate  
Manchester M3 3NW  
Tel: 0161 832 8521

Newcastle  
Suite 442, 4th Floor,  
Collingwood House  
38 Collingwood Street  
Newcastle upon Tyne NE1 1JF  
Tel: 0191 206 4091

Reading  
Soane Point, 6-8 Market Pl  
Reading RG1 2EF  
Tel: 0118 964 2600

## Features, benefits and sales pointers

### Free collateral warranty review service

We provide a free warranty review service in conjunction with a leading UK law firm to identify whether the terms of any proposed collateral warranty, novation agreement, or third party rights clause potentially exceeds the scope of cover afforded by the policy. All documents will be reviewed within 5 working days.

### Mitigation of loss

Settling a potential problem before it becomes a claim will be beneficial to the Insured, their claims record and their reputation. We appreciate that sometimes a client may realise that they have made a mistake before a formal claim has been received and provided you obtain our prior consent and the costs incurred would reduce the amount of a claim covered by this policy, we will cover the costs of steps taken to remedy the situation.

### Affirmative covers

We recognise that our clients may be exposed to claims from unexpected areas. It isn't uncommon for an Architect to face asbestos or pollution related claim even though they may not have provided these specific services. Our solution is to provide affirmative pollution and asbestos covers to help protect against the unexpected.

### Specialist designers or sub consultants

It is common practice for construction contracts to insist that a client take legal responsibility for the professional services provided by its sub contractors, including the solvency risk which is especially prevalent in the current economic climate. Provided rights of recourse have been maintained, our policy will cover sub consultants for the work they undertake on behalf of the Insured.

### Sensitive to ongoing relationships

We understand the importance of settling disputes rapidly and sensitively which is particularly important in the current economic climate. Our claims teams in London and Manchester work in partnership with our Insureds' to minimise any potential disruption and to ensure, where possible that we protect our client's financial interests and professional reputation.

### Defence costs in addition to the policy limit

Through no fault of their own, companies could be at the wrong end of unfounded allegations that can still be time consuming, stressful and expensive to defend. Our policy provides defence costs in addition to the limit of indemnity giving added peace of mind to our clients.

### Claims expertise

Claims made within the architectural arena tend to be extremely complex involving intricate contractual relationships and multiple parties. Our specialist PI claims teams based in London and Manchester are vastly experienced to help ensure your clients' interests are best protected.



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