

Product Profile

Architects



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

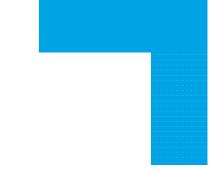
For excess layers:

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.

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Architects



London

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

Belfas

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

Crovdor

2-8 Altyre 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

Newcastle 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. Wappreciate that sometimes a client may realise that they have made

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 import 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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