



Product Profile

Engineers

Our policy is designed to provide our clients with a broad comprehensive solution to their risk management needs. We also provide a free warranty review service in conjunction with a leading UK law firm, which reinforces our commitment to being the provider of choice for the profession.

Cover Summary

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.

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 USA and Canada

Cover is on a “claims made” basis

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

Any One Claim limit

Primary and excess layers available

Limits up to £15 million

Target Market

Any UK and Ireland based engineering practice

Underwriting Information

For primary cover:

AIG Engineers 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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Engineers

London
58 Fenchurch Street
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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 Altyre Road, Croydon
Surrey CR9 2LG
Tel: 020 8681 2556

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

Leeds
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Leeds LS1 5RD
Tel: 0113 242 1177

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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

Sometimes a client may realize they have made a mistake before a formal claim has been received and providing we have given our consent and that the costs incurred would reduce the amount of a claim covered by the policy, we will cover the clients' costs of taking the necessary steps to remedy the situation. Resolving a potential problem in this way before it becomes a claim could benefit our client, their claims history and their reputation.

Affirmative covers

We recognise our clients may be exposed to claims from some unexpected areas. It isn't uncommon for an Engineer to face an 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 our clients' business relationships with possible claimants and the need to settle disputes rapidly and sensitively – particularly in a challenging economic climate. Our claims team works closely with our clients, minimising potential disruption and ensuring wherever 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 Engineering 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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