



PROFESSIONAL INDEMNITY - GENERAL PROFESSIONS

BUY ONLINE FROM PEN OR TRADE WITH AN
UNDERWRITER

HOW DOES THIS PRODUCT COMPARE TO A "STANDARD" OFFERING?

NOW AVAILABLE TO QUOTE AND TRADE ONLINE ON PEN CENTRAL

PI is one of the most common products in the insurance market and policies can seem generic, that's why, at Pen, we've taken the standard product and added-in value.

We provide:

- DIC (Difference In Conditions) clause as standard throughout the period of cover with Pen
- Nil first excess
- Capped Excesses
- Tacit Renewal Provision
- Up to £15M limit of indemnity

For your clients, we offer interest-free instalments on premium payments and we ensure our claims are handled by PI specialists who deliver excellent service.

We offer a free Collateral Warranty Checking Service for architects and engineers and all of our PI clients can access a free Legal Helpline for one-off legal queries, because we understand that good PI cover should provide peace of mind.

You'll find us easy to do business with. Our underwriters can visit your office to review upcoming renewals and provide quotes prior to the receipt of an updated proposal form (subject to a No Claims or Material Declaration form).

Plus, because we are in charge of the underwriting, and issue all our own documentation, you can expect a quick response.

WHAT ELSE DO YOU NEED TO KNOW?

- Broad, flexible wording
- Excess Layer business can be considered for any of the professions we cover
- Public Liability and Employers Liability available as add-ons

WHO QUALIFIES?

We can offer cover tailored to the needs of a wide range of professional groups including:

- Accountants
- Architects
- Engineers
- Design & Construction professionals
- Insurance Brokers
- Management Consultants
- Media professionals
- Recruitment Agents
- Surveyors and affiliated professions
- And a wide range of miscellaneous professions (IFAs are the only professionals we cannot cover)

WHY DO BUSINESS WITH PEN?

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.

DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

BUSINESS DEVELOPMENT CONTACT

Name Central Sales Team

Direct 01403 321196

Email UKGeneralEnquiries@penunderwriting.com

UNDERWRITING CONTACT

Name Danny Turner

Job title Head of UK PI and D&O

Direct 020 7234 4271

Mobile 07833 093381

Email Danny_Turner@penunderwriting.com

Name Ian Francis

Job title PI Underwriter

Direct 020 7234 4272

Email Ian_Francis@penunderwriting.com

