



Professional indemnity insurance

For architects



Protecting your
business with
PI insurance ›

The role of an
insurance broker ›

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Peace of mind in turbulent times.

Professional indemnity (PI) insurance covers you in the event you are found responsible for causing financial loss to your client as a result of a professional error or omission.

A PI policy covers legal costs and expenses you may incur defending a claim, as well as any compensation payable if you are found responsible.



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PI insurance for architects.

It's impossible to predict if, when and how a client might make a claim against you. However, you can protect your business by having PI insurance in place.



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PI insurance is a requirement of many architects' professional bodies. But equally, it's chosen by professionals because it:



Encourages best practice



Protects your business and clients



Provides reassurance to clients.



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Mistakes happen, no matter how hard you try to avoid them.

PI insurance is there to protect you and your business should a client claim financial loss for incidents such as:



Inadequate advice that caused your clients to lose money



An issue with the building project (even if there are no errors or omissions in the design)



A breach of a professional duty of care or contract



Unintentional breach of confidentiality and/or copyright



Loss of documents/data.



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The most common claims against architects include:



Inadequate plans / drawings



Poor project management resulting
in financial loss



Negligent design advice



Inadequate budget planning
(grossly undervalued)



Negligent building supervision



Contractual disputes with other building
professionals which result in financial loss.



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The role of your broker in arranging your PI insurance

Not all PI policies are the same, and insurance brokers can help you navigate your purchase. Brokers use their knowledge of the PI market and your business to:



Avoid gaps or duplication of cover



Ensure you have the right cover in place



Protect your best and specific interests.



Access reputable insurers that meet
minimum security ratings



Help you process claims professionally,
promptly and efficiently



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The PI insurance market is more challenging at present.

Insurance markets cycle from hard to soft, soft to hard, which in turn impacts commercial businesses in different ways.

After benefitting from favourable market conditions for more than a decade, we're now seeing the global PI insurance market begin to change, and market conditions hardening. In short, a hard market can be described as reduced market capacity.

Insurers have a lower appetite for risk, are reluctant to write policies or are leaving the market altogether.





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Finding cover will be more challenging than previous years.

It's a good idea to approach your broker early so there's plenty of time for them to find and negotiate cover before your renewal. We recommend speaking to your broker 60 days in advance of your renewal.



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Your cover should include protection against:



Civil liabilities arising from the provision of a professional service, such as negligence.



A breach of statutory duty



Libel and slander



A breach of intellectual property rights



Negligent acts, errors or omissions.



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At Marsh Commercial, we have a team dedicated to helping you manage the specific risks you face as an architect.

We're the trusted insurance partner of the Association of Consultant Architects (ACA) because of our:



Depth and breadth of knowledge of PI insurance for architects



Excellent service and professionalism



Access to the UK's leading and specialist insurer markets



In-house claims service.



Strategic relationships with reputable A-rated insurers



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While part of a world-leading insurance group, we're proud to be a UK community broker with a local branch network the length of the country. We combine the power of Marsh with the passion of our people to bring you:



Confidence

You can be confident we're committed to working with leading insurers on your behalf. We'll arrange appropriate cover – on competitive terms.



Expertise

Our team has a wealth of knowledge and will ensure your insurance covers the specific risks you face in your business.



Service

We're here for you when you need us - from providing tailored advice to walking you through the claims process.



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As part of Marsh

we can offer you a range of dependable insurance products – and the expertise we offer is built on a reassuring heritage in the professional sector, as part of Marsh UK & Ireland:

140

years' experience supporting
SMEs through changing times



Access to more than 50 markets,
including Lloyd's of London



Dedicated Enterprise Centres of
Excellence focused on servicing
the professional services sector

More than

50

locations throughout the UK





Get in touch.

Need expert advice?

Call the professions team now, or complete our online form and we'll call you.

0345 894 4684

Request a callback

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