

Professional indemnity construction

Professional Services definition

Professional Services means the services performed by any Insured under a contract for any professional design or specification, as building or engineering contractors including but not limited to supervision of construction, feasibility studies, technical information, calculation or survey subject to any surveys being performed by a Properly Qualified Person.

Professional Services will not include supervision by an Insured of its own or its subcontractors' workmanship where such supervision is no different from that which would be expected of an Insured if it only had a workmanship and/or a management obligation.

Professional Services will also include the duty to warn of defects in the professional activities of others.

Key Features

- Collateral warranty cover
Claims arising from any collateral warranties, duty of care or other similar agreements. **Free and unlimited legal review of collateral warranties, novation agreements and third party rights clauses through Clyde & Co.**
- Innocent Non-Disclosure Condition – waiving our rights to avoid the insurance cover in the event we are satisfied of innocent non-disclosure, or innocent misrepresentation
- Asbestos cover up to £250,000 in the aggregate
- Pollution cover up to the policy limit in the aggregate
- Specialist Consultants cover for claims resulting as a Wrongful Act of consultants, designers and subcontractors appointed by the Insured.

Minimum premiums (excluding IPT):

Construction
£100,000 – £2,000
£250,000 – £2,500
£500,000 – £3,750
£750,000 – £4,500
1,000,000 – £5,000
£1,500,000 – £6,250
£2,000,000 – £7,500

Maximum total contract value of £20,000,000 with best endeavours above this level.



Acceptable activities

- Architectural – New Build/ Refurbishment
- Architectural – Non-Structural
- Landscaping
- Electrical
- Mechanical
- Heating, ventilation and air conditioning
- Retail/office/mixed use
- Interior Design
- Individual dwellings and low rise multiple dwellings
- Industrial
- Education & healthcare
- Churches & Theatres
- Pubs/restaurants/hotels.



Referral areas

- Civil Engineering
- Structural Engineering
- Highways
- Railways & Airports (non-safety/ airside/trackside)
- Sewage/water schemes
- Project co-ordination (not responsible for the appointment of sub-contractors)
- Structural Surveys
- Leisure (excluding swimming pools)
- Town Planning
- Project Management (including Principal Designer role)
- High rise buildings (over seven storeys)
- Harbours and jetties (non-structural)
- Swimming pools.



We are not looking to write

- Cladding contracts
- Commercial glazing and curtain walling contracts
- Power plant contracts
- Refineries and petrochemical contracts
- Bridges, tunnels and dams
- Property developers
- Risks involving basement and/or swimming pool work.

We are most competitive when the majority of the company’s turnover is for construction/installation to the end client’s design or where the Insured sub-contracts design to professionals with their own Professional Indemnity cover.

Please send any new business enquiries to the following Financial Lines Underwriters at Allianz:
