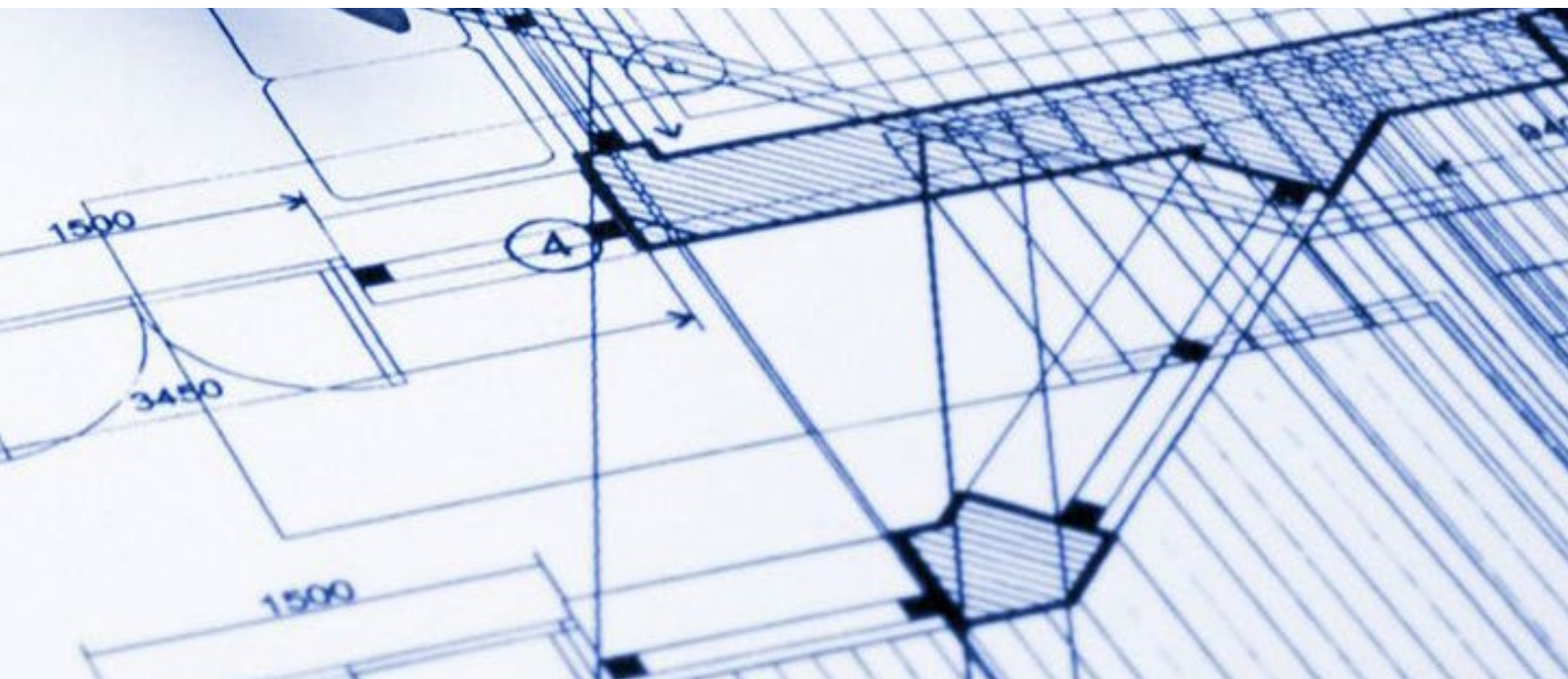




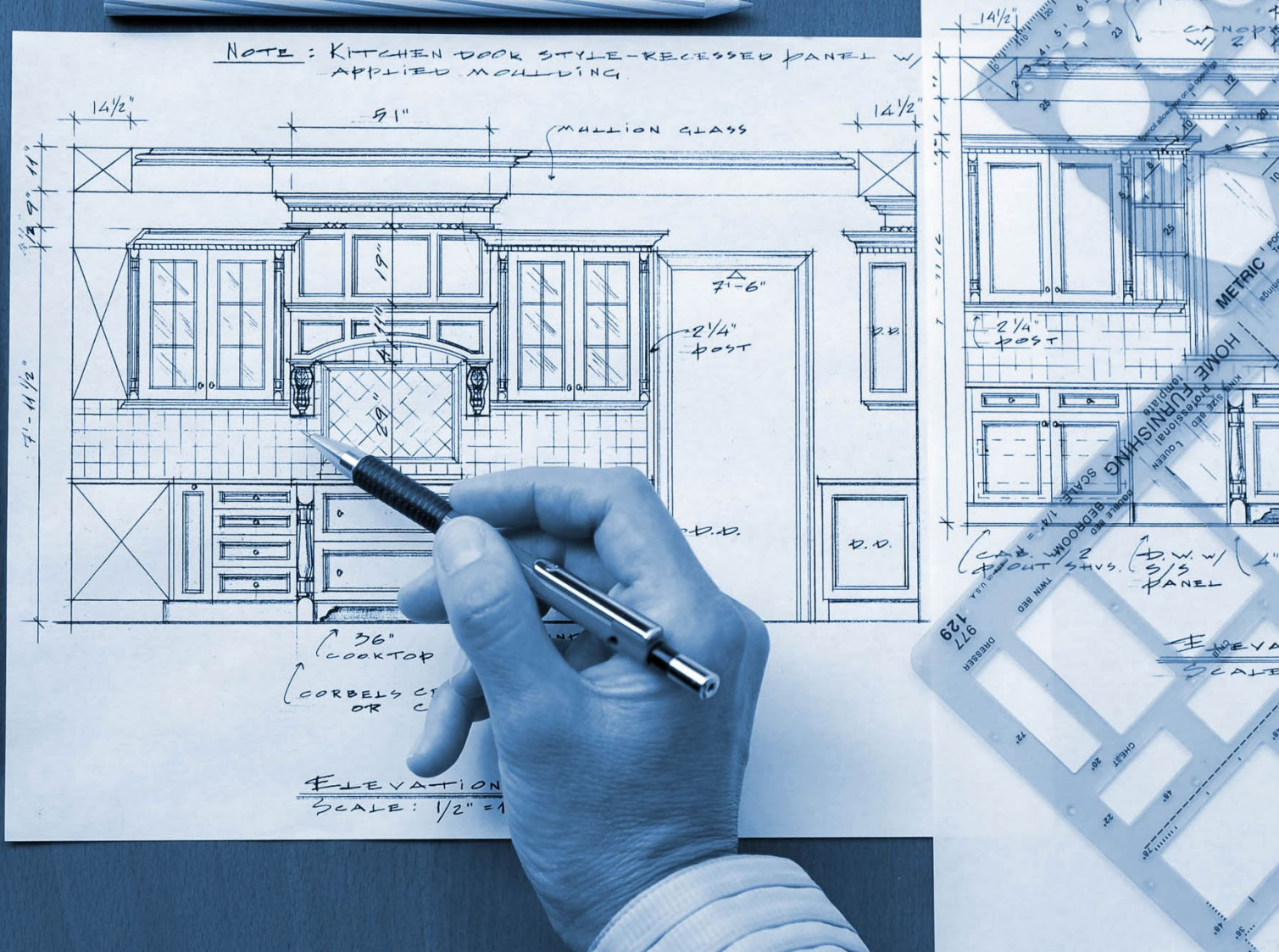
Professional Indemnity Scheme

# Small Architects

TO MEET ARB REQUIREMENTS







## Overview

Professional indemnity insurance is an essential purchase for professionals who are advising or offering a service as part of their business and no more is this the case than for Architects. Working with Manchester Underwriting Management (Underwriters to AMLIN) we've used our experience to develop a bespoke professional indemnity (PI) facility for Low Fee earning and part time Architects.

We recognise some Architectural Practices operate at the lower fee end of the scale either because they prefer to operate as one or two person operations or because the Architect only carries out a small amount of annual fee work possibly in addition to an employed position where their liabilities are catered for by their employer but not their out of office activities.

Designed for Low fee earner Architects including, but not restricted to, new business start ups our scheme provides cover limits commensurate to those suggested by the ARB with up to a 25% discount for new business start-ups or where not retro cover is required.

The scheme provides cover based on civil liability wording with limits from £250,000 each and every claim with legal defence cost in addition and with a £500 policy excess that is not applicable to the defence costs.

# Statement of Fact

**Architectural Activities** refer to RIBA work stages 1 to 8 ('A' to 'L') including those roles as a Cost Consultants, Contract Administrator, or Health & Safety Consultant which would form part of their architectural role. Other activities that will be acceptable include, Architectural Technicians, Town Planning, Feasibility, element of Quantity Surveying, Interior Design, Project Co-ordination and expert witness work.

The Policy will **NOT** be suitable in the following instances and an alternative quote will be obtained;

- ⊕ Where The Firm is undertaking non-architectural Surveys & Valuations, Golf Course Design, Setting Out, Geotechnical, Hydrographical/Mineral Surveying, or work involving Nuclear, chemical, mining, offshore, tunnelling, bridges, rail or aviation.
- ⊕ Where The Firm is employed solely as a Project Manager, responsible for other contractors/consultants
- ⊕ Where The Firm is RICS registered.
- ⊕ Projects which involve any Basements, Swimming Pools and or Hire Rise Contracts (5 storeys+) will be excluded.

## PLEASE CONFIRM THAT, AS AT THE DATE OF SIGNATURE OF THIS FORM:

### The Firms Location/Profile

- The Firm is domiciled & based in The United Kingdom of Great Britain and/or Northern Ireland only and the proposer is not represented outside of the United Kingdom and/or Northern Ireland.
- All principals of The Firm have at least 5 years relevant experience.
- The Firm, principal, or any member of staff has not had any disciplinary proceedings brought against them by a Professional or Regulatory Body.

### The Firms Business/Clients & Contracts

- The Firm is estimating an income of no more than their selected income bracket or a maximum of £25k if a new business.
- All clients and contracts are based in The United Kingdom Great Britain or Northern Ireland (ex. The Channel Isles and Isle of Man).
- All contracts undertaken have always been and will always be drawn up in writing & governed exclusively by English, Scottish or Northern Irish Law.
- Income from one client does not represent more than 75% of the total income in a single financial year. Excludes Firms in the £25k income bracket where the maximum fee from a single client is limited to £15,000.
- Approx 75% of The Firms work and fee income is derived from residential housing contracts, and/or refurbishment.
- A single contract/build will not exceed a total project value of £1.5m.
- Any projects completed in the last 2 years were on an agreed time and budget, and all current projects are also on time and on an agreed budget.

### The Firms Activities

- The Firm undertakes **Architectural Activities** only (*please see description above*).
- The Firm uses only well-established designs and techniques already used in the UK and has not undertaken any 'innovative' or unusual designs which have not previously been tried and tested.
- Any non-architectural work, such as civil/structural/Mechanical & Building services, etc. are only carried out by specialist consultants who carry their own PI and are directly hired and paid for by the client/employer.
- The Firm has not changed their core activities during the past 6 years, nor intends to do so in the foreseeable future.

### The Firms Claims/Circumstances

- No claims such as would have been covered by the insurance now proposed for have ever been made against The Firm or any predecessor(s) in business or against any Partners/Directors/Principals either directly or in respect of any Company of which they were a Partner/Director/Principal.
- No Partner/Director/Principal has been personally involved in a PI claim/circumstance either whilst working on his/her own account or for a practice/firm other than The Firm regardless of when the claim/circumstance occurred.
- After enquiry within The Firm the Proposer is not aware of any circumstances which may give rise to a claim.
- The Firm does not currently anticipate the need to institute litigation proceedings for recovery of any part of or the whole of fees due to The Firm by any of its clients.
- The Firm has not received any intimation from any party/client of the intention to withhold payment of any of The Firm's fees.
- The Firm or any Partners/Directors/Principals has not had any Insurers decline to offer PI renewal terms, nor has had their PI policy cancelled or voided, or had any special premium increase or special terms imposed.
- The Firm does not currently hold PI Insurance with Manchester U/W Management Ltd, unless the Firm is an existing Hammond PI Client.

Please provide any additional information including details where you are unable to comply with any Statements:

Signed:

Date:

Name:

# Your Details

Your Name:	<input type="text"/>	Business Address:	<input type="text"/>
Name of Firm:	<input type="text"/>		
Previous Trading Names	<input type="text"/>	Telephone:	<input type="text"/>
Date Established:	<input type="text"/>	Email:	<input type="text"/>
Date Insurance to start:	<input type="text"/>	Pay:	<input type="checkbox"/> Annually <input type="checkbox"/> Monthly

Monthly payments not available to New Startups.

## Premiums



There are various payment methods available. An invoice detailing payment options will follow once we have received a signed declaration. For more details call HammondPi on 0121 788 3444.

The Premiums quoted below are strictly subject to all answers to the statements being true.

Please select the level of cover you require against your income bracket.

LIMIT OF PI COVER	£250,000	£500,000	£1,000,000	£2,000,000
<b>Fees Nil - New Start Ups (Up to £25k fees)</b> Retro-active cover will be Inception of policy	£168.75 <input type="checkbox"/> +ipt	£270.00 <input type="checkbox"/> +ipt	£423.75 <input type="checkbox"/> +ipt	£581.25 <input type="checkbox"/> +ipt
<b>Fees £1 - £25,000</b> In the last Financial Year	£225.00 <input type="checkbox"/> +ipt	£360.00 <input type="checkbox"/> +ipt	£565.00 <input type="checkbox"/> +ipt	£775.00 <input type="checkbox"/> +ipt
<b>Fees £25,001 - £50,000</b> In the last Financial Year	£280.00 <input type="checkbox"/> +ipt	£450.00 <input type="checkbox"/> +ipt	£650.00 <input type="checkbox"/> +ipt	£875.00 <input type="checkbox"/> +ipt
<b>Fees £50,001 - £75,000</b> In the last Financial Year	£380.00 <input type="checkbox"/> +ipt	£550.00 <input type="checkbox"/> +ipt	£750.00 <input type="checkbox"/> +ipt	£975.00 <input type="checkbox"/> +ipt
<b>Fees £75,001 - £100,000</b> In the last Financial Year	£380.00 <input type="checkbox"/> +ipt	£650.00 <input type="checkbox"/> +ipt	£850.00 <input type="checkbox"/> +ipt	£1,075.00 <input type="checkbox"/> +ipt

The Premiums shown above exclude Insurance Premium Tax (currently payable at 12%).

- The Professional Indemnity Excess is set to £500 each and every claim, and the Excess applicable to Legal Costs is set to £ Nil.
- Retrospective cover; the cover provided will mirror the Firms "Date Established". If the Firm is a new startup in which case the retroactive cover will be the same as the policy inception date.
- Policy Duration; 12 Months
- Policy Wording; The Policy will meet ARB requirements. Insurers applicable wording is "MUM AE AOC 07 17" and cover will exclude combustibility of any cladding system and/or cladding materials.

**STATEMENT OF FACT:** By accepting this insurance you confirm that the facts stated above are true. These facts and all other information either provided by you or on your behalf to which this insurance relates form the basis of the contract of insurance.

**DECLARATION:** I/we declare that, after full enquiry, the above statements are correct and that I/we have not misstated, omitted or suppressed any material fact or information. I/we agree that this form together with any other information supplied by me/us shall form the basis of any contract of insurance which may be affected.

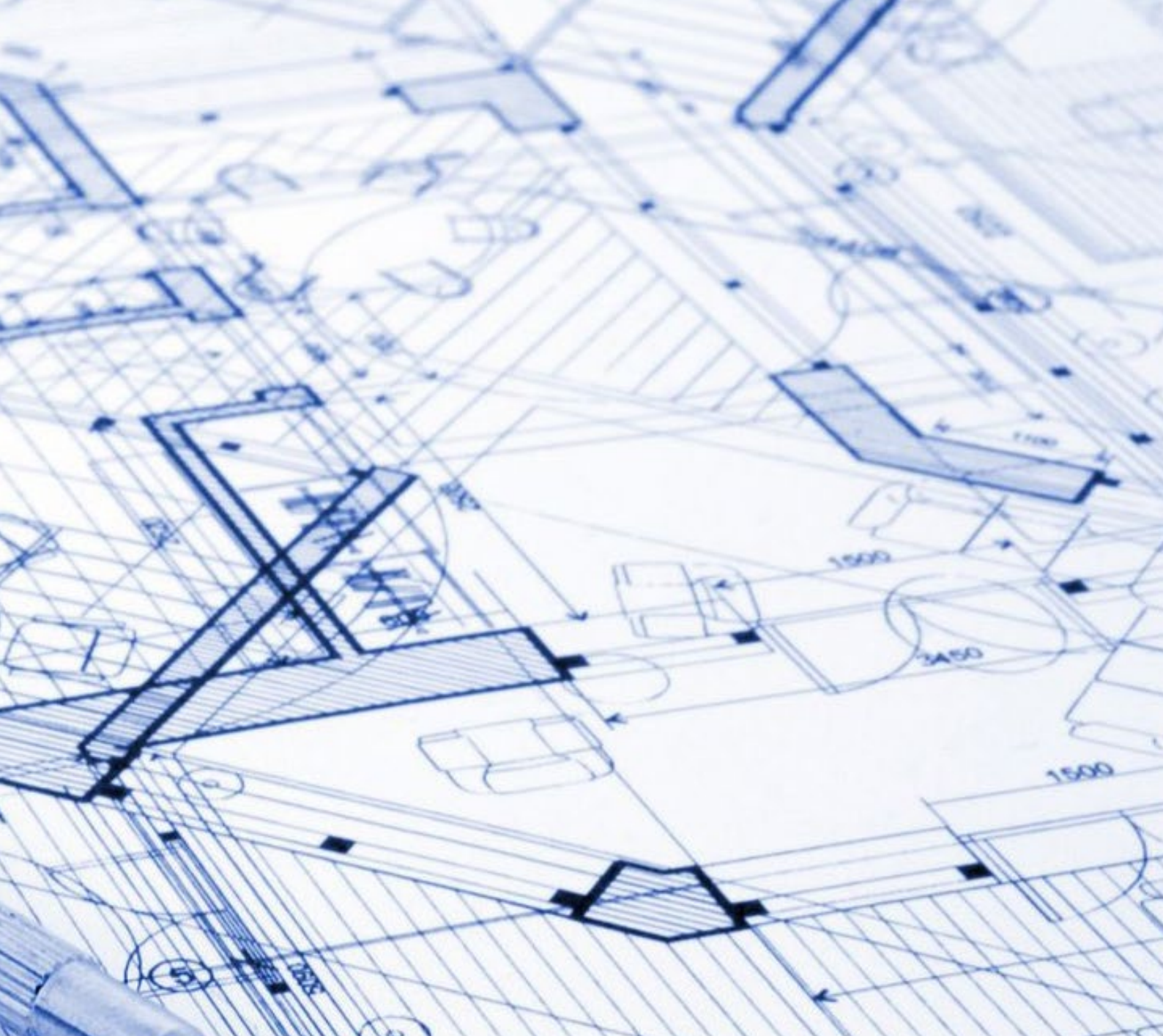
If there is any material alteration to the facts and information which I/we have provided or any new material matter arises before the completion of the contract of insurance, I/we undertake to inform Hammond Professional Indemnity Consultants Ltd/Manchester Underwriting Management Ltd.

I/we hereby consent to any information I/we have provided being processed by you for the purposes of providing insurance and claims handling, which may necessitate sharing such information with third parties. Under the Data Protection Act 1998 you have the right to access or amend the information we hold about you. If you would like to exercise this right please contact Hammond Professional Indemnity Consultants Ltd/Manchester Underwriting Management Ltd.

Signed:	<input type="text"/>	Date:	<input type="text"/>
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Name:	<input type="text"/>
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**Hammond Professional Indemnity Consultants Limited**

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