

REFERENCE ONLY

Professional Indemnity for Architects

Collegiate Underwriting in conjunction with Hiscox Insurance Company Limited

Your Risks

These days your clients are more likely to sue you than ever before. When a project goes wrong, even if the fault is not entirely yours, you could be held liable and your business affected. You need to be sure that when you really need help it's at hand immediately – no questions asked.

That is where we come in. When things go wrong our Professional Indemnity insurance will protect your financial interests. Our specialist policy can also protect your professional reputation and, most importantly, your relationship with your clients.

Ease of Payment

You can either pay for your insurance up front or we have a facility with *Premium Credit* enabling you to spread the cost of insurance over a six, ten or twelve-month period at a competitive rate of interest.

Other Requirements

Architects can access through Collegiate Underwriting further Hiscox products that have been developed for Professionals. Details are available on application.

You're Covered?

The *Collegiate/Hiscox* policy has been specifically designed to protect the unique relationship you as a professional adviser have with your client. It therefore has several outstanding features that you would not find under a standard policy.

Our plain English policy wording includes cover for:

- Broad civil liability cover-if it's not excluded, it's covered.
- Fidelity – we cover you for your own losses arising from the dishonesty of your partners, directors or employees.
- Rectification costs should a problem manifest itself whilst construction is taking place.
- Your infringement of intellectual property rights.
- Inadvertent breach of confidence.
- Criminal defence costs with regard to any statute or regulation that applies to your business, for example the Construction Design and Management [CONDAM] regulations.
- Claims referred to adjudication under the Housing Grants Construction and Regeneration Act 1996.

Why Collegiate?

Collegiate is backed by one of the UK's leading specialist insurers *Hiscox*, which has a long history of creating unique Insurance solutions accurately to protect the businesses of its policyholders.

Our respective success is founded on an in-depth knowledge of the Industries we cover enabling us to develop total protection to meet the individual risk's requirements. Our understanding of the specific risks associated with your Industry enables us to offer you precisely the right protection without over-charging for it.

Collegiate is a one-stop shop and has a dedicated team of claims handlers. These skilled professionals have the experience not only to process claims quickly but also to handle areas of conflict that can cause your business and reputation considerable harm. We pride ourselves on handling sensitive indemnity issues with professionalism intact.

This is only a brief and non-exhaustive summary. For full details of Professional Indemnity for Architects please contact your insurance advisor or Collegiate Underwriting.