



Collegiate
UNDERWRITING

in partnership with **clear**



EXPERTISE YOU CAN TRUST

With over 35 years of expertise, Collegiate Underwriting is recognised as one of the UK's leading professional indemnity Managing General Agents (MGA), delivering tailored insurance solutions to a broad spectrum of professional clients.

Our policies are underpinned by a dedicated team of underwriters and claims specialists whose extensive knowledge ensures a responsive, expert-led service from inception to resolution. With a combined 200 years of London market experience, our underwriting team is exceptionally well-placed to deliver insight-driven support to Clear Group Brokers.

Through our strategic partnership with the Clear Group, we provide you with access to bespoke PI cover, specialist underwriting expertise, and a deep understanding of the sectors we serve.

OUR AREAS OF EXPERTISE

We offer professional indemnity insurance for:

- Architects
- Civil, Structural, and Geotechnical Engineers
- Design & Construct (D&C) firms
- Independent Financial Advisers (IFAs)
- Mortgage Brokers
- Insurance Brokers*
- Finance Brokers
- Secondary Intermediaries
- Select miscellaneous professionals with complex or bespoke needs

*Personal lines only – see "Financial Intermediaries" section for details.



SECURITY YOU CAN RELY ON

A- (Excellent) - AmTrust Specialty Limited
A+ (stable) - AXA Insurance

AM Best Rating



LIMITS OF INDEMNITY

Up to £10 million – Construction
Up to £7 million – Financial Intermediaries

We underwrite on a 100% basis (no follow lines or quota share).



GENERAL RISK APPETITE

UK-domiciled risks only (majority UK income)
No marine/process plant/control system risks
No RICS or Accountants

No quota share or small miscellaneous business



Our experienced team of Underwriters, provide specialised and flexible solutions to meet the insurance needs of a range of construction professionals including; Fire Safety Consultants, Geotechnical, Civil & Structural Engineers, Design & Construction Contractors and Architectural practices.

RISK SELECTION CRITERIA

- Engineers: Civil, Structural, Geotechnical (incl. basement & cladding)
- Design & Construct: Must include professional exposure (in-house or contingent)
- Architects: Fee income > £500k
- Fire safety risks considered – subject to qualifications and our internal criteria
- All D&C business written on an aggregate basis, with reinstatements considered

POLICY COVERAGE

- ✓ Full Civil liability for Architects and Engineers
- ✓ Criminal defence costs relating to any regulation or statute which applies to your business for example (CONDAM) Regulations & Building Safety Act
- ✓ Design & Construct cover can be tailored to your clients requirements.
- ✓ Up to £10 million limit of indemnity
- ✓ In-house market leading defence team with dedicated claims handler for insured.
- ✓ Fire Safety Cover considered on all consulting risks with unlimited retro active cover for internal fire safety and dating back to 01/12/2019 for cladding

SUBMISSION REQUIREMENTS

To quote, we require:

- Past 5 years of fees
- Collegiate proposal form or supplementary questionnaire to be completed for D&C (we may be able to indicate subject to)

Note: Short or renewal forms generally not suitable for new business quotes



Effectively navigating the intricate regulatory landscape for IFAs and Financial Intermediaries demands unparalleled expertise, a quality embodied by both our underwriting and claims team. Collegiate Claims is widely recognised as a leading choice for IFA claims management across the UK. Not only does this reinforce our credibility but also highlights our enduring partnerships within the industry.

RISK SELECTION CRITERIA

- UK-regulated firms only
- IFAs, Mortgage Brokers, Finance Brokers, Secondary Intermediaries
- Will consider higher-risk areas (DB Transfers, Equity Release)
- Insurance Brokers: personal lines only (incl. life & protection).
No commercial brokers considered

POLICY COVERAGE

- ✓ FCA & MCD compliant cover
- ✓ Up to £7 million limit of indemnity
- ✓ Cover for Appointed Representatives
(where declared to and accepted by us)
- ✓ Cover for Binding Authorities
(where declared to and accepted by us)
- ✓ Cover for negligence, dishonesty, fraud,
libel/slander, loss of documents, FOS decision
and court attendance costs
- ✓ No hidden cover restrictions such as
insolvency, market fluctuation, non-
compliant files, mislaid records or property
fund exclusions

SUBMISSION REQUIREMENTS

To quote, we require:

- 5 years of fees (or full history if less than 5 years)
- Fully completed proposer qualifications

Note: Short or renewal forms generally not suitable for new business quotes

ENHANCED BENEFITS



Collegiate
UNDERWRITING

As part of our partnership with Clear Group, you benefit from:



Enhanced commission terms on Construction Risks



Tailored policy coverage enhancements



Direct access to a dedicated underwriter



Priority handling of submissions

WORKING WITH THE CLEAR PROFIN TEAM

If you currently use the Clear Profin team for individual PI placements, please continue to work with them. Their expertise ensures risks are vetted thoroughly and presented effectively to insurers.

If you place PI business directly or via non-Clear Group wholesalers, you may submit risks to us directly. Risks with a premium greater than £20,000 should be passed to the London ProFin Team.

YOUR DEDICATED UNDERWRITER

Ben Randall



Ben is a senior Construction PI underwriter at Collegiate Underwriting with over 25 years experience in PI.

LET'S WORK TOGETHER

For urgent and complex construction risks:

 ben.randall@collegiate.co.uk

 07919 282764

For all other enquiries:

 newbusiness@collegiate.co.uk

 0207 4593456

Whether you're handling complex construction placements or regulated financial intermediaries, Collegiate are here to support you.

Collegiate Underwriting - Proud PI underwriting partner of the Clear Group

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Collegiate
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