

A professional indemnity Insurance facility for engineers

Professional liability is a key concern of many engineering practices. Marsh has created an insurance solution with you in mind. This insurance policy is designed to cover you for claims arising from civil liability, even if negligence or breach of professional duty has not been alleged. It also provides up to GBP25,000 of cover for defence costs you may incur in respect of your professional body's disciplinary tribunals. Other valuable areas of cover are shown below.

- **Asbestos:** GBP1,000,000 of cover in all, or the policy's indemnity limit, whichever is the lesser amount. Insurance cover has been extended to include any claim relating to your liability for asbestos matters but excludes claims for bodily injury and also claims arising from asbestos surveys
- **Loss of documents:** GBP250,000 of cover in all.
- **Pollution cover:** Up to the full limit of indemnity on an aggregate basis.
- **Innocent non-disclosure:** This provides added protection in the event of your unintentional non-disclosure to insurers of a material fact.



Solutions...defined,
designed, and delivered

Collateral warranty and appointment documents

An important feature of our service is providing you with advice and guidance on the professional indemnity insurance implications of appointment documents. We have built up a wealth of knowledge on appointment documents. Our advice has often highlighted particular onerous conditions, both in appointment documents and collateral warranties, some of which may have resulted in potential claims that would not be covered by a professional indemnity policy.

Claims service

Marsh has a qualified and experienced claims department and our service to you provides:

- Notification of all new claims and circumstances to your insurer.
- Full claims advocacy in relation to the policy coverage/application in respect of a particular claim.



Other insurance covers available to you through Marsh

Office insurance

If you need combined office insurance to cover contents, computers, business interruption, and liability insurance, Marsh has arranged a policy which, like our professional indemnity cover, aims to deliver competitive pricing and is underwritten with the engineering profession in mind. Additional insurance coverage in the policy includes coverage for virus and hacking, and keyman/locum insurance.

The Marsh service

If you have any queries or comments on any aspect of the insurance coverage or our service, please do not hesitate to contact us. We welcome your feedback.

Our goal is to provide market-leading wording, competitive premiums, consistency of service, an integral support service, and a fast turnover of documentation.

Contact us

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This is a marketing communication.

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Marsh, a business of [Marsh McLennan](#) (NYSE: MMC), is the world's top insurance broker and risk advisor. Marsh McLennan is a global leader in risk, strategy and people, advising clients in 130 countries across four businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). With annual revenue of over \$24 billion and more than 90,000 colleagues, Marsh McLennan helps build the confidence to thrive through the power of perspective. For more information, visit marshmclennan.com, follow us on [LinkedIn](#) and [X](#).