



PROFESSIONAL INDEMNITY

SURVEYORS — PROFESSIONAL INDEMNITY INSURANCE

OVERVIEW

Surveyors Professional Indemnity Insurance (PII) is important for surveyors in the UK to help protect against claims arising from the provision of surveying services. This insurance is designed to offer financial protection for legal costs and damages, ensuring that surveyors can operate with confidence, knowing they are shielded from excessive liability.

WHY SURVEYORS NEED PROFESSIONAL INDEMNITY INSURANCE

- **Risk Management:** Mitigates the financial risks associated with potential legal actions arising from surveying services.
- **Client Contracts:** Many clients and projects mandate that surveyors have PII.
- **Regulatory Compliance:** Required by professional bodies such as the Royal Institution of Chartered Surveyors (RICS).

Ensure you thoroughly review contract and regulatory requirements to confirm if professional indemnity insurance is required and, if so, under what specific conditions.

COVERAGE DETAILS

Coverage Limits:

- Regulatory requirements in the UK mean surveyors must hold a minimum level of cover, which varies depending on their fee income. The minimum required limit is GBP250,000.
- Most small and midsize practices hold a limit between the minimum requirement of up to GBP10 million per claim.
- Higher limits can be arranged based on specific needs and client requirements.

Excess:

- Typically ranges from GBP2,500 per claim, increasing in excess of GBP25,000 for larger practices.

Typical Coverage Inclusions:

- Civil liability arising from the provision of surveying services.
- Defence costs and expenses.
- Breach of professional duty.
- Limited cladding combustibility/Fire safety coverage.
- Pollution usually on an aggregate basis.
- Asbestos usually on an aggregate basis.

Potential Coverage Extensions:

- Unintentional breach of intellectual property rights.
- Libel and slander.
- Court attendance.
- Loss of documents.
- Statutory liabilities defence costs.
- Legal representation costs.

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Typical Exclusions

- Intentional misconduct: Claims arising from intentional acts or fraud.
- Contractual liabilities: Liabilities assumed under contract beyond standard professional duty.
- Bodily injury and property damage not arising from professional services.
- Known claims at policy inception.
- Fines or penalties.
- Claims arising directly from the insolvency of the insured entity.
- Losses arising from normal or abnormal market fluctuations.

This document is a guide to coverage provided under a typical professional indemnity policy. This is not an exhaustive list or policy-specific but is intended to provide you with a guide to common coverage under professional indemnity insurance. The applicability of cover will be determined by the actual policy terms, conditions, exclusions, and limitations in force at the time of a claim notification to insurers.

WHY GALLAGHER

Gallagher is a global insurance broker providing comprehensive PI insurance for surveyors in the UK and internationally. Gallagher offers specialist advice, services, and products for risk management and claims handling. Gallagher's experienced brokers have specialist insight into challenges faced by surveyors and finding policies to suit their surveying speciality.

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SPECIALTY

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