

HAMMOND PI

Professional indemnity Scheme for

SMALL ARCHITECTS

+ Architectural Technicians

0333 222 4257

or email office@hammondpi.com

HAMMONDPI.COM

HAMMOND PI

STATEMENT OF FACT

Architectural Activities refer to RIBA work stages 0 to 7 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 also cover the newly formed Architectural function of 'Building Safety Principal Designer'.

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 Engineering, Geotechnical, Hydrographical/Mineral Surveying, or work involving Nuclear, chemical, mining, offshore, tunnelling, bridges, rail or aviation.
- Where The Firm is RICS registered.
- Where The Firm is employed solely as a Project Manager, responsible for other contractors/consultants.
- Projects which involve any Basements, Swimming Pools and or High Rise Contracts (5 storeys+) will be excluded.

Please confirm that, as at the date of the signature of this form:

The Firms Location/Profile

- CHECK The Firm is domiciled & based in The United Kingdom of Great Britain (excluding Northern Ireland) only and the proposer is not represented outside of England, Scotland and or Wales.
- CHECK All principals of The Firm have at least 5 years relevant experience.
- CHECK The Firm, principal, or any member of staff has not had any disciplinary proceedings brought against them by a Professional or Regulatory Body.
- CHECK You do not now or have not at any time in the past undertaken work where the 'end product' is in an 'Affected Country' or traded with an 'Affected Country' or for clients domiciled in an Affected Country or who are controlled and/or ultimately owned, in whole or in part, by persons or entities that are domiciled in or citizens of an 'Affected Country'? 'Affected Country' shall mean: Belarus, Cuba, Iran, North Korea, Russia, Syria, Ukraine and Venezuela.

The Firms Business/Clients & Contracts

- CHECK The Firm is estimating an income of no more than their selected income bracket or a maximum of £25k if a new business.
- CHECK All clients and contracts are based in The United Kingdom Great Britain (excluding. The Channel Isles and Isle of Man and Northern Ireland).
- CHECK All contracts undertaken have always been and will always be drawn up in writing & governed exclusively by English or Scottish Law.
- CHECK 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.
- CHECK Approx 75% of The Firms work and fee income is derived from residential housing contracts, and/or refurbishment projects.
- CHECK A single contract/build will not exceed a total project value of £1.5m.
- CHECK 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.
- CHECK No projects undertaken for Celebrities.

The Firms Activities

- CHECK The Firm undertakes **Architectural Activities** only (please see description above).
- CHECK 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.
- CHECK 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.
- CHECK 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

- CHECK 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.
- CHECK 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
- CHECK After enquiry within The Firm the Proposer is not aware of any circumstances which may give rise to a claim.
- CHECK 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.
- CHECK The Firm has not received any intimation from any party/client of the intention to withhold payment of any of The Firm's fees.
- CHECK 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.
- CHECK The Firm does not currently hold PI Insurance with Manchester U/W Management unless the Firm is an existing Hammond PI Client.

Signed: _____ **Date:** _____

Full Name: _____

2024 07

HAMMOND PI

YOUR DETAILS

Your Name:

Name of Firm:

Previous Trading Names:

Services Start Date:
i.e. retrospective cover

Date to start Insurance:

Business Address:
Northern Ireland/ BT Postcodes are unnacceptable.

Telephone:

Email:

Pay: ☐ Annually ☐ Interest Free over 12 months (0% APR)

PREMIUMS

Fire Safety Cover Included

There are various payment methods available. An invoice detailing payment options will follow once we have received your signed declaration. For details call us on 0333-222-4257. The Premiums quoted below are strictly subject to all answers to the statements being true. Tick select the level of cover you require against your income bracket.

LIMIT OF PI COVER	£250,000	£500,000	£1,000,000
Fees £0 - £10,000 *In the last Financial Year*	£230 +IPT ☐	£395 +IPT ☐	£595 +IPT ☐
Fees £10,001 - £50,000 *In the last Financial Year*	£345 +IPT ☐	£550 +IPT ☐	£695 +IPT ☐
Fees £50,001 - £100,000 *In the last Financial Year*	£395 +IPT ☐	£595 +IPT ☐	£795 +IPT ☐

The Premiums shown above exclude Insurance Premium Tax (currently payable at 12%). Policy Duration is 12 Months. The above rates are valid until 31st December 2026.

Excess; The 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 start-up in which case the retroactive cover will be the same as the policy inception date.

Policy Wording; Insurers applicable wording is 'MUM AE AOC 11 22' Cover will include the following exclusions:

- EWS1 Exclusion
- Belarus, Cuba, Iran, North Korea, Russia, Syria, Ukraine and Venezuela Exclusion

Fire Cover; The level of cover will not exceed the limit of indemnity, with a maximum cover available of £1m. The retroactive date restriction concerning fire will not extend beyond 01/01/2019.

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.

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 General Data Protection Regulation (GDPR) (Regulation (EU) 2016/679) 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.

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.

Signed:

Date:

Full Name:

Please be aware that by returning this form, you are instructing us to proceed with coverage. Completion of the Statement of Fact does not provide automatic cover.

PI6171

FIRE SAFETY LIMIT

& RETROACTIVE DATE

Notwithstanding anything contained in this Certificate to the contrary, the following shall apply in respect of anything arising directly or indirectly from or relating to the fire safety of a building or structure:

1. The **Limit of Liability** shall be the amount stated in the **Schedule** or £1,000,000 whichever the lower, and
2. The **Retroactive Date** shall be 01/01/2019 at the earliest and not as stated in the **Schedule**.

The meaning of 'fire safety' shall include but not be limited to:

CHECK fire compartmentation

CHECK fire prevention or suppression

CHECK the adequacy of fire escapes or means of escape

CHECK the means of detection and warning

CHECK any advice related to evacuation procedures

CHECK any design or advice relating to fire spread via the "leapfrog effect"

CHECK any design, advice or specification related to a building's compliance with applicablerules and regulations governing fire safety.

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Pen Underwriting Limited trading as
Manchester Underwriting
Management
55 Blythswood Street
Glasgow
G2 7AT

Service user number

9	1	2	5	9	7

Name(s) of account holder(s)

Reference

Bank/building society account number

Branch sort code

Name and full postal address of your bank or building society

To: The Manager — Bank/building society

Address

Postcode

Instruction to your bank or building society

Please pay Pen Underwriting Limited trading as Manchester Underwriting Management Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Pen Underwriting Limited trading as Manchester Underwriting Management and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

DDI2

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Pen Underwriting Limited trading as Manchester Underwriting Management will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Pen Underwriting Limited trading as Manchester Underwriting Management to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Pen Underwriting Limited trading as Manchester Underwriting Management or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
  – If you receive a refund you are not entitled to, you must pay it back when Pen Underwriting Limited trading as Manchester Underwriting Management asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



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Authorised and regulated by the Financial Conduct Authority. FCA Reg no. 302911. Company registered in England. Reg no. 04799687.