



• INSTITUTE • OF • HISTORIC • BUILDING • CONSERVATION

The home of the conservation professional



# Professional Indemnity Insurance

Do you have the right cover at the right price?

## The Policy

The Institute of Historic Building Conservation has in conjunction with Lockton insurance brokers created a bespoke insurance policy on a scheme basis which will meet individual needs. By joining together in such a scheme you can achieve not only bulk purchase discounts but enhanced cover.

This is exclusively available to you as IHBC members.

Whilst other policies may be broad spectrum, and it is often difficult to compare the various and diverse insurance offerings available in the market, this policy will have at its core the appreciation that protection is required for conservation and preservation work in relation to building, structures, areas, gardens and landscapes which are of architectural and historical interest.

This "market leading" Policy will include following benefits:

- Civil Liability Wording
- Asbestos Cover Extension
- Breach of Warranty of Authority Extension
- Construction (Design & Management) Regulations
- Death/Bodily Injury (Negligent Act) Extension
- Fidelity of Employees Extension
- Innocent Non-Disclosure Clause
- Pollution & Contamination/Toxic Mould Extension

The underwriter has also provided a facility to include package products providing office, liabilities and Directors and Officers insurance.

## The Service

In addition to day to day support enhanced service will be provided in relation to;

### Claims

When a claim arises the issue is often about policy interpretation. Lockton has a dedicated claims team and members will have access to a wealth of knowledge from a Lockton Claims Advocate who will offer advice and guidance through what can be a difficult and often stressful process.

### Contractual Advice

Again the policy needs to be broad enough to accommodate what can be asked of you by your clients. Lockton together with underwriters are equipped to advise on contractual matters, for example, warranties.

This bespoke product and unparalleled service is now exclusively available to you as IHBC members and we look forward to working with you.

For further information please contact:

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### Retail

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