

# Approved Inspectors

The Howden Professional Indemnity Division was endorsed by The Department of Communities & Local Government (DCLG) to provide Professional Indemnity Insurance (PII) to Approved Inspectors in 2014. Our exclusive insurance facility which provides both Professional Indemnity and Public Liability Insurance (incorporating ten year's run off provision) is underwritten by Lloyd's syndicate, Barbican.

Howden has worked in partnership with Barbican for the past five years. Over that time we have been consistently impressed by their understanding of their insured's businesses, their pragmatic approach to claims and their pricing model. Our joint aim is to establish and maintain a long standing presence in the Approved Inspectors sector offering breadth of cover, stable yet competitive premiums and informed, proactive customer service across both account management and claims handling.

## The cover

- Cover approved by the DCLG including the ten year run-off provision
- What we quote is what you pay – no document handling fees, no administration fees and no charges for mid-term adjustments\*
- Complimentary contractual document review service
- Cover provided by Barbican Insurance Group – an A+\* rated Lloyd's of London Insurer
- Premium finance payment facility available

\* Unless changes directly impact premium



In Howden we have found the perfect fit. They are professional and supportive, dedicating the right level of focus and understanding, providing guidance and sourcing the right level of protection for our many diverse offerings. One of their many strengths is that they keep in regular contact with us ensuring that they can work proactively with us, through every stage of our insurance needs, contributing to the successful delivery of our business goals. If you are seeking a similar service, Howdens should be your Number 1 choice.



**Karen Hain**  
**Operations Manager**  
**AEDIS Group Approved Inspectors**

## Property and construction sector expertise

We are the only insurance broker to hold the Royal Institution of Chartered Surveyor's (RICS) preferred PII broker status. Our team of 15 property and construction specialists place over £30m premium a year on behalf of the sector, handling a broad range of businesses from architects to valuation surveyors through to project managers, civil engineers and design and construction firms. Our clients range from sole traders to four of the UK's top ten architectural practices, several of the UK's largest property services firms to single project facilities for multi-million pound construction schemes.

Our strength in the property and construction sector is complimented by the capabilities of an in-house risk management team and our 20 years of expertise in the engineering sector where we have serviced the requirements of over 3,000 engineering businesses including some of the world's largest multi-disciplinary engineering firms.

## About Barbican

Barbican Insurance Group underwrites across a broad range of insurance and reinsurance classes on a global basis. Their business is predominantly written through Syndicates 1955 and 6113 at Lloyd's. As a Lloyd's of London syndicate, Barbican and its insureds benefit from the financial position of Lloyd's, which currently holds A+\* ratings from Standard & Poor's and Fitch Ratings, and an A rating from A.M. Best. Barbican's specialists work with us to understand the challenges faced by, and the insurance requirements of, all those operating as Approved Inspectors.



Barbican is delighted to continue its partnership with Howden in the Approved Inspector's space. This is an area in which we want to maintain our strong product offering and do so for many years to come to the benefit of the Approved Inspecting profession.



**Christopher White**  
Underwriter, Professional Indemnity,  
Barbican

\*Credit ratings correct as at 1st October 2015.



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