

# Architects

We have been managing professional indemnity insurance for Architects for over 25 years. Our dedicated property and construction team looks after a range of clients from smaller practices to some of the largest international practices, including three of the UK's top 15 firms.

The architectural sector is evolving in response to a myriad of changes; from the shifting nature of our cities, changes in the way we interact with the built environment through to technical innovation and service diversification. We understand the impact those changes have on insurance requirements, insurer appetite, policy coverage and claims.

#### **Market-leading premiums, protection and security:**

Negotiating a market-leading premium rate for our clients is central to what we do, but crucially, we always look to ensure that this rate has not come at the expense of coverage, claims handling or continuity of insurer. Where possible we use our own bespoke policy wordings to provide a wide level of cover, which we continually work to enhance as the needs of clients evolve. We recognize the importance of building a long-standing relationship with a strong, financially secure panel of insurers, which could prove invaluable in the event of a problematic claim, or in a difficult PII market.

#### **Skilled and responsive service:**

Our service goes beyond premium and policy coverage negotiation. We make every effort to assist quickly with any queries as they arise, be they in respect of specific project requirements, contractual negotiations, or risk management matters. Our experience and focus on the construction sector enables us to understand the changing requirements of our clients, and to utilise our expertise to design solutions that reflect their business activities, operating environment and approach to risk management.

#### **Extensive market reach:**

We have full access to all London Market Company Insurers and Lloyd's Syndicates. We are not tied to any particular insurer which means that we are able to provide a truly independent service, using our size and reputation to negotiate competitive premiums and wider coverage. We understand what you do and what insurers want, meaning that you will get the right cover from the right insurer and at the right price.

### **Proven claims-handling track record:**

The capacity to respond effectively in the event of a claim sets a good broker apart. Our in-house claims department is an integral part of our PII team and our 30 claims experts have experience in managing some of the largest ever construction industry claims.

We respond proactively to your needs and make sure that the commercial interests of your business are taken into account and are prepared to challenge insurers' initial responses where appropriate. We have a proven ability to handle multi-jurisdictional claims and to structure insurance policies to ensure coverage takes account of local legal and regulatory requirements.

### **Global reach and expertise:**

It is vital that practices operating overseas partner with a broker with a expert

knowledge of frequently changing local and country specific requirements. Failure to comply with relevant local legislation can have a significant impact on the efficacy of your insurance cover. With many years' experience of working with some of the world's largest, global professional services firms and a network of offices around the world, we bring that expertise.

### **Catering for all your insurance requirements**

By working in partnership with our colleagues throughout Howden and using our PII division's knowledge of the architectural sector and the broader property and construction industry, we can cater for all your insurance requirements from Single Project to Directors' and Officers' and Cyber Liability through to the arrangement of Surety Bonds.



Howden provide us with excellent practical support and we truly value the service they offer our practice. They deliver a consistent, high quality service throughout the year – it's not a relationship that only sparks to life a few weeks before renewal, as has been our experience in the past. Their understanding as to the sensitivities of the insurance market is obvious and the professional team at Howden have understood the complexities of our practice extremely well, they are therefore able to act on our behalf accordingly to ensure we always achieve the best possible outcomes. Our relationship stretches back almost 10 years which is testament to the continuing high level of service they provide us with. I would have no hesitation in recommending Howden as exemplar insurance providers.



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