



# Surveyors

Howden is the Royal Institution of Chartered Surveyors' preferred insurance broker for both professional indemnity (PI) and cyber liability insurance. With over 20 years' experience in the surveying sector, we place over £30m of premium a year on behalf of the industry and look after several of the UK's largest property services firms.

**Our specialist property and construction team has over 200 year's combined industry experience.**

We serve the full range of surveying firms from sole trader building surveyors through to estate agents, quantity surveyors, valuation surveyors and panel managers. Working with some of the world's leading professional services firms also means we have a proven ability to manage complex, global insurance programmes.

Our expertise in the sector is enhanced by our work in the broader property and construction industry, working with architects through to the arrangement of single project insurance for multi-million pound projects.



**Howden exclusive PI scheme for firms paying over £10,000 premium**

- Only available from Howden. You will not be able to obtain a quote for our product from any other insurance broker.
- Covers all surveying work, including mortgage valuations, irrespective of the percentage of income generated from higher risk work.
- Primary £5m of insurance jointly underwritten by five RICS listed insurers. Sharing the primary layer between insurers eliminates over reliance on one insurer, spreads the risk and can help reduce the likelihood of insurers declining to provide renewal terms.
- We can provide quotes based on the proposal form you complete for your existing insurance broker.
- Policy coverage is wider than RICS minimum terms.
- Cover available for limits in excess of £100m, where required.

The surveying sector is evolving in response to a range of triggers from the demanding nature of lenders' service level agreements, through to the changing nature of the built environment and the impact that technology is having on service provision as embodied by processes such as Building Information Modelling.

Effectively managing professional indemnity insurance in a changing market place demands the appointment of a specialist broker who understands the impact those changes have on premium, risk management, policy coverage and claims. We can demonstrate that we have consistently risen to that challenge.

#### How we add value:

- 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 successfully managed numerous multi-million pound claims on behalf of surveyors.
- free of charge, confidential PI review service
- provision of advice on PI in relation to RICS requirements
- guidance on captive management
- risk management assistance
- insurance management during mergers and acquisitions
- committed to providing proactive guidance to the industry via regular newsletters, seminars, discussion forums and CPD sessions
- complementary contractual document review service



We moved to Howden nearly four years ago. They have continuously given our account truly excellent practical support. This is not a relationship that sparks up for a couple of weeks as renewal approaches; it is there all year round. The team are available at the end of the phone, pretty well 24/7. They are refreshingly open, honest, forthright and if you would like to see what 'good' looks like, I would strongly recommend that you make contact.



Founder/Director

Chartered Surveyors specialising in residential property surveys and valuations



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