

Professional Indemnity insurance

Peace of mind for
professionals

HOWDEN

Who needs Professional Indemnity (PI) insurance?



When you take
action on
your client's
behalf, you
risk being sued

As a professional, your clients rely on you for specialist expertise and service. You research thoroughly, keep up with the latest developments, and seek second opinions when you need them.

But despite your best efforts, mistakes can happen. A client can accuse you of negligence or malpractice at any time and even if their claim turns out to be unfounded, you'll need to defend yourself.

Mounting a legal case is costly, and if the case is upheld, you may need to pay damages or reach a settlement out of court.

You could even
be held liable for
advice you gave
a long time ago

Being sued can seriously damage your reputation and personal financial wellbeing, even if it turns out that there is no case to answer.

This is why complete confidence in your insurance is just as important as confidence in your own abilities.

Whether you provide financial, legal, medical, or other professional services for a living, you need the right PI cover to protect you.

Howden's PI insurance is designed for a range of professions

- Accountants
- Consultancy firms
- Medical practitioners
- Fund managers
- Financial advisors
- Insurance brokers
- Lawyers
- Architects and engineers
- Surveyors
- Professional bodies
- IT consultants and companies



Why PI insurance?

While most businesses have cover under traditional general or public liability policies, these mostly cover bodily injury or property damage claims and exclude any claims arising from professional advice.

PI insurance indemnifies you against claims for financial losses arising from sub-standard or erroneous professional services and claims alleging non-compliance with contractual obligations, from your clients and any third party.

In an environment of increased responsibility and accountability, PI insurance has become an essential tool of risk management for many professionals.

We have a range of specialist teams so you can be assured your policy has been worded by someone who truly understands your industry and the complex risks you face, allowing you to operate with confidence that your risk exposures are covered.

What does cover?



The company and its employees



Damages or settlements



A broad range of wrongful acts



Costs incurred in defending against claims



Acts, errors or omissions committed in the past (based on retroactive coverage provided)



Any formal administrative or regulatory proceedings

a PI policy



Annual coverage by default, but multi-year policies can be arranged to meet specific project requirements



Services rendered by the company to a client, whether remunerated or not



Extensions to cover breach of confidentiality, unintentional infringement of intellectual property, restoration costs of lost documents and liability arising from wrongful acts of sub-contractors, consultants or agents



Worldwide coverage, including cover for lawsuits brought in a foreign jurisdiction (where applicable)

Why work with Howden?

Howden's Financial Lines experts have unmatched expertise

Our Financial Lines experts provide strategic advice and optimal solutions to clients across industries, whether listed or privately held. We have experienced brokers with strong backgrounds in the corporate sector, multi-faceted expertise across commercial litigation, insurance underwriting and claims, loss adjusting and technology consulting.

Our aim is to become an extension of your team, as trusted advisers providing personal and responsive service.



About Howden

We are the risk experts helping you thrive in a changing world.

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge.

Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.

\$42bn

Premium placed into international markets

115+

Territories

19,000

Employees







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