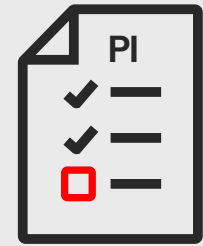


Professional Indemnity

Sustainability and Environmental

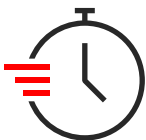


Professionals providing their specialist skills to support sustainability will face unique challenges and risks. Be it environmental audit work, professional advice about energy efficiency, diversity and inclusion or corporate responsibility – our specialist Professional Indemnity product can provide protection and peace of mind in response to claims of careless work or advice.

Hiscox is known for its expertise in flexible underwriting and excellent claims handling. We take pride in our innovative product development and our ability to understand and meet customers needs with tailored professional indemnity products.

Our sustainability and environmental policy offers comprehensive, sector-specific protection for policyholders, providing advice or services in respect of this important, evolving sector.

Unique covers for Sustainability and Environmental



Incentives and tariffs

Specific cover if a claim is brought against you for failing to correctly assess, or submit a submission on time, for a special or incentivised tariff rate or government incentive, on behalf of your customer.



Fraudulent Certificates

Specific cover if your client brings a claim against you for negligent advice in respect of an environmental certificate you have arranged for your client, if the certificate provider is found to be trading fraudulently.



Sustainable suppliers

Cover for additional expenses to expedite changing your advertising, undertake additional checks, or sourcing a new provider in the event that one of your suppliers of environmental certificates is trading fraudulently.




Misleading advertising


Additional defence costs for you to defend and protect your reputation against an action for misleading environmental or social claims you make in your own advertising.

Our specialist professional indemnity product includes


- 01** Full civil liability cover, including negligence, dishonesty, defamation or breach of confidentiality
- 02** Additional protection for your business, including complaints made by an Ombudsman, representation costs and criminal proceedings costs
- 03** Automatic cover for your subcontractors and cover for joint ventures
- 04** Cover for Pollution as standard
- 05** Cover included for incentives and tariffs, environmental certificates and misleading advertising


Hiscox professional indemnity, as standard

Continuous cover is available letting your business grow without impacting your premium and allowing for automatic renewals which don't require proposal forms 

Any one claim limits available with limits up to £10,000,000 

Interest free Direct Debit 

Free online risk management platform with access to the Hiscox Risk Academy 

Crisis protection – up to £25,000 for PR costs to protect your own reputation 

Additional covers we can package with your professional indemnity

We understand insurance can be complicated, and we try to make it as simple as possible. Our customers can include a number of different covers under a single policy, with a single renewal date, schedule and payment.

Cyber Liability protection

Cover to protect against cyber attacks

Directors and Officers liability

Cover to protect personal liability for mismanagement claims

Employers liability, public liability and property

Comprehensive cover to protect against claims by employees and third parties for bodily injury or damage to their property

Property

All risks cover to protect against loss of, or damage to, business property

'A' rated capacity excellence rating

Long standing, financially secure, recognised by rating agencies.

A
A.M. Best

A+
Fitch

A
S&P



Want to find out more?

Scan the QR code for more information