



MANCHESTER
UNDERWRITING MANAGEMENT

A little bit different

PROFESSIONAL INDEMNITY INSURANCE

We specialise in industry-specific professional policies to meet the needs of your clients, with indemnity limits of up to £5 million on an aggregate or any one claim basis.

As always with MUM the focus is on writing quality business without fuss. So we work with you to develop individual answers for your clients.

We have packaged PI insurance to reflect the specific needs of the most common professions and we are also able to offer a singularly flexible approach to accommodate unusual or difficult risks.

PROFESSIONAL INDEMNITY INSURANCE

Our Professional Indemnity policies allow you to provide a range of covers to suit your clients' needs.

What makes the difference?

- 1. Flexible attitude to underwriting and premiums**
- 2. 'Can do' approach to risk with each risk evaluated on its merit**
- 3. Industry-specific wordings**
- 4. PI and Liability covers for SME businesses**
- 5. £5million limit of indemnity**
- 6. Aggregate and any one claim wordings as standard**
- 7. Primary and excess layers**
- 8. Tailor made schemes**

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Manchester Underwriting Management Limited
Link House, St. Mary's Way, Chesham,
Buckinghamshire, HP5 1HR.

T 01494 770700 F 01494 774724
www.manchesterunderwriting.com



Each member of the MUM underwriting team has extensive experience in writing professional risks policies. We use this experience to package PI insurance to reflect the specific needs of the most common professions. However, we can also provide you with solutions for difficult or unusual risks.

Our core Professional Indemnity insurance products are as follows:

Accountants

MUM wordings are compliant with the requirements of the ICAEW, the ICAS and the ACCA. We specialise in providing Professional Indemnity insurance for small to medium-sized practices.

Architects

As the pivotal professionals in construction projects, architects are incredibly exposed to claims. MUM offers policies that comply with the requirements of the Architects Registration Board as well as real hands on experience of construction disputes.

Consulting Engineers

Most engineers are required to hold and maintain Professional Indemnity cover to comply with the terms and conditions of their contracts.

Design & Construct

The increasing prevalence of design and build jobs has led to building or engineering contractors becoming increasingly exposed to design liability. This is because they often have in-house design services or because they sub-contract out the design element of a project but still have contingent exposure. Clients will normally insist on Professional Indemnity cover these days.

Information Technology

MUM can provide cover for IT professionals ranging from individual contractors and small consultancies to large, international companies. Our IT policy differs from traditional PI in the following features:

- Product supply, including treating software itself as a product
- Virus transmission
- Client refusal to pay rather than make a claim

Media

At MUM, we treat media as a distinctive class. We offer media businesses a policy that addresses two specific areas of concern:

- Client refusal to pay rather than make a claim
- And the fact that, because the media professional often knows about the problem ahead of the client, it is possible to find a solution that avoids the expense and reputational risk of a public dispute

Miscellaneous

At MUM, we bracket as "miscellaneous" those businesses that are unique or operate in an area with relatively few similar competitors.

Property Professionals

We include within this category the full range of operations from estate and letting agencies to land management and residential or commercial valuing business. MUM wordings are compliant with the requirements of the RICS, the NAEA and ARLA.

For further information and to download policy wordings, please refer to the products section of our website.

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