



# PROTECTING ARCHITECTS AND ENGINEERS

FROM EVERY POSSIBLE ANGLE

Made possible



## No computer can ever take the place of a human being

We're big enough to make a difference, small enough to be fleet of foot. We may not be the best known, but a large part of the modern world depends on our cover. We have customers as varied as bus and coach fleet operators and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable - this is one of the reasons we're still here after 130 years.

Our underwriters are empowered to take decisions that are important to you. (Because we know no computer can replace that human ability.)

And we don't just cover your risk. We help you manage it, meaning that you're less likely to have to make a claim in the first place.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

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## Protecting architects and engineers against professional liability risk

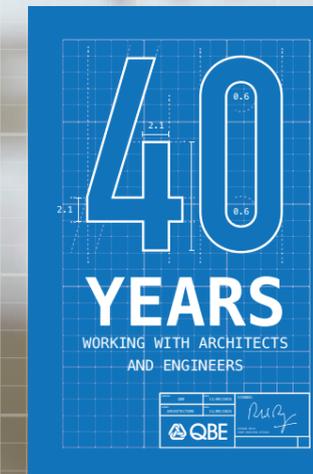
QBE is a global insurer with an innovative way of working that makes us refreshingly flexible and easy to deal with. For more than 40 years we've worked with architects and engineers, protecting you against the obvious - and less obvious - risks your work entails.

QBE is a leading player in architects and engineers insurance. While other insurers have come and gone, we've stuck with our clients through every phase in the market. That continuous experience brings greater insight into the full range of challenges you may face.

Over the years, we have formed long-term partnerships with businesses of all types and sizes, supporting them as they prosper and grow. As you take on new clients, new staff, and new projects, we'll be there to help you stay legal, compliant, and safe, wherever in the world you operate.

We work hard to understand your business and the way you work. That allows us to respond with flexible and innovative solutions. You won't just hear from us when you take out a policy or renew. We'll keep in regular contact, to keep up with your news and share our latest insights into current issues and trends.

As one of the few professional indemnity insurers with an in-house risk management team, we offer practical advice, contract reviews, and a wide range of additional services as part of a comprehensive risk solution.



# All year-round engagement

## As your insurance partner we offer you:

- Risk management, both face to face and using online questionnaires
- Regular risk bulletins on topical issues affecting architects and engineers
- Sophisticated benchmarking against your competitors, by practice or by territory
- Flexible cover to suit your precise business requirements
- The option of single-project cover
- A dedicated market-leading claims handling service
- Claims staff empowered to make decisions.

On-the-spot support wherever you work, with local offices in 40 countries around the world.

“At QBE we have a grown-up, practical approach. If a claim should be paid, we pay it.”

**James Moody,**  
Senior Claims Adjuster

# Empowered to make decisions

## Support when you need to make a claim.

With more than four decades’ continuous experience, QBE are known as specialists in architects and engineers’ professional indemnity insurance. When you’re faced with a potentially costly liability claim, that expertise can really make a difference.

Like our underwriters, our claims experts are empowered to make decisions. That means we can think creatively, move swiftly, and act proactively to protect your interests and your finances.

In 99 per cent of cases, your claim will be settled by the same person you first contacted. With more than 40 years’ industry experience, our expert team will get your claim resolved quickly, efficiently and fairly - whatever the problem is.

We also offer our clients the benefit of data on market claims and trends, which we share regularly in the form of data tables and risk updates. Smaller insurers don’t have the capabilities to do this.

“Our claims team got a call from a client on Christmas Eve. The next day, a dedicated claims handler was on the phone sorting it out over his Christmas lunch.”

**Jamie Thompson,**  
Head of Professional Lines

## Soften the blow with Risk Management

### We're not just here for you when things go wrong.

With Risk Management we can actively reduce your risk in the first place. This not only results in fewer claims and lower premiums, but gives you more time to focus on what you do best - running your business.

Businesses take out insurance to protect themselves against risk. But that doesn't make the risk go away, it only softens the blow. Should you need to make a claim it's not just time and money that's at stake, there's also the disruption to your business, the impact on your clients and the damage to your reputation.

Many insurers don't tell you about the benefits of risk management simply because they don't offer it. As one of the few that do, we can also tell you that firms that use it have 17% fewer claims than those who don't.

#### Our Risk Management service offers you:

- A Risk Management team to help you assess your risk and recommend how to reduce it
- Regular industry updates including benchmarks - this means we can help you work out where you sit on the risk scale compared to your competitors
- Business reviews - either in person or through in-depth online questionnaires
- Seminars and publications to keep you up-to-date with the latest market developments
- Regular legal updates to show you what's happening in your profession and how we're responding to it.

## Cover across the globe

### We're well placed to help you.

As your business grows and you take on clients and projects in different countries around the world, cultural differences and diverse regulatory controls expose you to a whole new level of risk. If you don't fully understand the local regulations, or you're not adequately covered, you could be leaving yourself open to fines or face problems getting paid for your work.

#### With a global network of local offices, we offer you:

- A centrally co-ordinated global risk management service across 150 countries to make sure you're always properly covered
- Dedicated multinational case handlers
- A liaison service to make sure you're issued with the appropriate policy documentation
- Policies that are fully compliant with local regulatory and tax requirements
- A single premium wherever possible, no matter how many countries you operate in.

## Protecting from the intangible

### Cover for data security breaches.

Alongside more tangible risks like fire and theft, less obvious threats lie in wait to threaten your business. As technology plays an ever-growing role in the professional lives of architects and engineers, you face a significant exposure to so-called cyber risk.

Sharing files and collaborating on design projects via the internet creates an entirely new category of professional liability risk. It also exposes you to the threat of malicious attacks by online criminals - and of prosecution for the unauthorised sharing or loss of client or third-party data.

#### We offer you the option of Cyber and Data Security insurance which can help you with the costs of:

- Reviewing your cyber security and making improvements
- Employing consultants to investigate following an attack
- PR and crisis management following a data breach
- First or third-party cover for data handling errors
- Replacing lost or damaged documents
- Handling customer notifications and enquiries
- Government or regulatory fines and legal costs
- Any subsequent legally-required credit monitoring
- Loss of income to your business
- Extortion, including the value of any ransom paid.

## Giving something back

### Premiums4Good

Insurance is unique in being a product people buy hoping they'll never need it. So until your premiums are needed to pay claims, why not let us use them to do some good in the world.

#### Your premiums can make a difference

Premiums4Good is a unique initiative within the insurance industry. It means we invest a proportion of the premiums you pay us in Social Impact Bonds, Green Bonds and other investments with a social benefit.

- We offer you the option of having 25% of your premiums used this way
- There's no risk to you: the investment risk remains entirely with us
- You'll get annual updates showing the projects your premiums have helped: something you can then report to stakeholders, employees and customers, complementing your other social responsibility initiatives
- Premiums4Good supports projects such as reducing homelessness, improving the prospects for children in foster care, and boosting the school performance of children from 'at risk' households.



### The QBE Foundation

A separate charity initiative is the QBE Foundation. This sees QBE around the world supporting a range of charities that help people overcome disadvantage, develop their abilities, and live more independently, successfully and productively.

As part of this formal global charity initiative, established in 2011, we encourage QBE staff to volunteer and fundraise for registered charities, matching every £1 they raise with another £1 we donate directly. We also provide discretionary grants to selected good causes.

Since the launch of the Foundation in 2011, together we have donated over £5million\* through grants, fundraising, payroll and matching.

\*Correct as at 27 July 2016.

## Meet the senior team



### Jamie Thompson

Head of Professional Lines

- Extensive construction sector experience across the UK, Middle East, Canada and Australia
- Experience encompasses annual programmes for international firms and single project policies
- Joined QBE in 2004

#### Qualifications

- BA (Hons) in History from Trinity College Dublin

#### How to get in touch with Jamie

T: +44 (0)20 7105 5903

E: jamie.thompson@uk.qbe.com



### David Harries

Director of Financial & Specialty Markets

- More than 30 years experience underwriting professional indemnity risk for clients in the design and construction sector
- Joined QBE in 2000

#### Qualifications

- BSc (Hons) in Economics and Politics from Queen Mary College, University of London

#### How to get in touch with David

T: +44 (0)20 7105 4835

E: david.harries@uk.qbe.com



### James Moody

Senior Claims Adjuster

- Heads QBE's design and construction claims team
- Experience encompasses, construction, solicitors, and accountants professional indemnity claims across Europe, North America, Middle East and Australia
- Joined QBE in 1994

#### Qualifications

- MCMI

#### How to get in touch with James

T: +44 (0)20 7105 4836

E: james.moody@uk.qbe.com

## Our business insurance offering

Here's a selection of what we provide across many other sectors:

- Commercial / Financial Liability
- Credit lines
- Energy
- Financial Institutions
- General Liability
- Marine
- Motor
- Multinational
- Professional Indemnity
- Property
- Specialty

Please visit [QBEurope.com/products](https://www.qbe.com/europe/products) or give us a call: +44 (0)20 7105 4000

Made possible



**QBE European Operations**

Plantation Place  
30 Fenchurch Street  
London EC3M 3BD

Tel: +44 (0)20 7105 4000  
[www.QBEurope.com](http://www.QBEurope.com)

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