

Architects & Engineers Combined Liability Broker Fact Sheet: HCL4AE

This factsheet is for brokers' information only. It is not a Product Disclosure Statement. The product can be accessed via Sunrise Exchange, under Product Code HUTPI. We will only accept submissions via Sunrise - we do not accept emailed submissions. Contact Ross Chambers at ross.chambers@hutchunderwriting.com.au with any questions.

Our Target Market

This product has been designed for SME Engineering and Architectural consultants across Australia. The product includes Professional Indemnity, Public Liability, and Cyber coverage as standard. This is not suitable for Accountants, Real Estate Agents, IT Consultants, or blue-collar businesses undertaking manual work or manufacturing.

Our Appetite

Our Maximum Capacity is as follows:

- Fee Income / Revenue \$10M
- Maximum Limit \$5M
- Maximum Reinstatements 1

	Preferred	Decline	
Discipline	Civil Engineering	Structural Engineering	
	Mechanical Engineering	Chemical Engineering	
	Electrical Engineering	Nuclear Engineering	
	HVAC Engineering	Geotechnical / Soil Engineering	
	Project Management	Lift / Elevator Engineering	
	Construction Management	Acoustic Engineering	
	Construction Supervision	Environmental Engineering	
	Architectural Design	Hydraulic / Fire Engineering	
	Building Design	Marine Engineering	
	Interior Design	Mining Engineering	
	Drafting/Detailing	Plumbing Engineering	
	Land Surveying	Petrochemical Engineering	
	Town Planning		Design & Construct
			Pre-Purchase Building Inspections
			Surveying (a) Building
		Surveying (c) Marine	
		Surveying (d) Mines	
	Surveying (e) Quantity		
	Building Certification		



The Clear Way to Better Cover

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Hutch is an Authorised Representative (number 001296345) of CoverRadar Group Pty Ltd, ABN 146 412 25 809, AFS Licence number 523647, of L6, 7-15 Macquarie Place, Sydney, NSW 2000.

	Preferred	Decline
Industry/Field of Work	Environmental Impact Assessments	Bridges/Tunnels over 8 meters
	HVAC	Dams/Reservoirs
	Individual Dwellings	Foundations, Piling and Underpinning, Soil Testing
	Low Rise buildings	High Rise Building Construction
	High Rise Building Construction (low percentage consider)	Marine Projects – jetties, wharves, piers etc
	Industrial and Commercial projects < \$10M in value	Mining
	Modular Buildings	Nuclear / Atomic
	Risk and Hazard Assessments	Oil & Gas
	Town Planning	Petrochemical
	Engineering Surveys	Pollution Control or Clean-up
	Domestic Boundary Surveys	Waste Water Management, Water Treatment
	Mechanical & Bulk Handling Equipment	
	Roads	
	Railways considered upon referral	
	Schools, Municipal Buildings & Recreation Centres	
Sewerage Systems		

See website for up-to-date details on accepted occupations

Our objective is to automate smaller, well-established risks, working in industries and occupations that are within appetite. The following summarizes our auto-acceptance criteria, please note a referral may be triggered for other rating factors:

- Turnover \$500,000
- Maximum Limit \$5M
- Re-instatements 1
- Largest Total Contract Value Less than \$10M
- Years of experience in similar role Greater than 3
- Nil claims or circumstances

Product Highlights

Section	Cover Summary	Limits Available
Section 1 – Professional Indemnity	Cover for Claims made against the Insured, during the Policy Period in respect of Civil Liability incurred in	Up to \$5M Any one Claim, and up to \$10M in the Aggregate



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	the conduct of the Professional Business.	
Section 2 – Public Liability	Cover for legal liability up to the Limit of Liability for a claim arising out of an occurrence during the Policy Period, in connection with the Professional Business	Up to \$20M Limit of Liability
Section 3 - Cyber	Coverage includes Claim made against You for a Data Security Breach (3rd party loss) Claim made against You for a Client Network Infection (3rd party loss) loss of Funds as a result of Cyber Crime (1st party loss)	\$25,000 limit included

Optional Extensions

	#	Cover	Limit Available
Available under Section 1	1	Fidelity	Up to \$500,000
	2	Sudden and Accidental Pollution	Up to \$5M
	3	Previous Business	Up to Section 1 Limit
	4	Novated Contracts	Up to Section 1 Limit
	5	Proportionate Liability Waiver	Up to Section 1 Limit
	6	Mitigation Costs	Up to \$250,000
	7	Principals Indemnity	Up to Section 1 Limit

Policy Benefits

Policy Section	#	Description	Limit Available
Section 1	1	Court Attendance Costs	\$10,000 (\$1,000 per day)
	2	Emergency Defence Costs	\$50,000
	3	Investigation Expenses	\$100,000
	4	Public Relations Expenses	\$50,000
	5	Statutory Liability	\$100,000
	6	Acquisitions and Mergers	Up to Section 1 Limit
	7	Consultants, Contractors and Sub-Contractors	
	8	Consumer Protection Legislation	
	9	Continuity	
	10	Defamation	
	11	Dishonesty of Employees	
	12	Intellectual Property Rights	
	13	Joint Venture Liability	
	14	Loss of Documents	
	15	Run-Off Cover	
	16	Spouse Liability	



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Section 2	1	Interest and Claimants Costs	Up to Section 2 Limit
	2	Temporary Protection	

Coverage Highlights

- Broad definition of Civil Liability
- Inclusive Limit of Liability
- Statutory Liability automatically included
- Range of optional extensions available for Architects and Engineering projects
- Bodily Injury and Property Damage exclusion with writeback is standard
- Section 3 Cyber included by default on all quotes



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