

Architects and engineers

Professional Indemnity Combined



Architects and engineers shape the world around us and Markel's Professional Indemnity Combined insurance helps protect the integrity of their work.

Designed specifically for UK practices, this specialist product offers robust, flexible cover that addresses the complex risks faced by design and technical professionals. For brokers, it means a solution that's easy to place, backed by expert underwriters, and trusted by clients across the built environment. With Markel, you're offering more than a policy – you're delivering peace of mind that's built to last.

Target markets

- Architects
- Engineers
- Electrical engineering
- Heating and ventilation engineering
- Interior design
- Landscape/garden architecture
- Mechanical engineering
- Planning supervisory/ CDM activities
- Town planning
- Project co-ordination
- Project management

Cover

Responsibilities to third parties

- Public and products liability, professional liability, entity defence, and management risks

Responsibility as an employer

- Employers' liability, employment law protection

Protection of assets

- Legal expenses*
- Property damage, business interruption, money and personal assault, damage to portable property, fidelity, cyber and data risks, PR crisis management

*Legal expenses included where turnover is below £5m

This product is ideal for architects and consultant engineers.

Target	Will Consider	Polite Decline
<ul style="list-style-type: none"> – Architecture – New build/structural refurbishment – Architecture – Non-structural refurbishment – Building surveys non-structural / land surveys – Electrical engineering – Feasibility studies/expert witness work – Heating and ventilation engineering – Interior design – Landscape/garden architecture – Building services (electrical, plumbing, HVAC) – Mechanical engineering – Planning supervisory/CDM activities – Town planning – Project co-ordination – Project management – Quantity surveying 	<ul style="list-style-type: none"> – Aborted work – TCV > £5m (D&C) / £100k fees (Architect/Engineers) – Income > £20M (D&C) / £2M (Architects/Engineers) 	<ul style="list-style-type: none"> – Civil engineering – Soil and foundation engineering – Structural engineering – Structural surveys/valuations

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Policyholder benefits

Policyholders also have access to additional services to help them navigate everyday challenges:

- ✓ PR crisis management
- ✓ Cyber helpline*
- ✓ Collateral warranty review†
- ✓ Business and legal helpline‡
- ✓ Tax and VAT helpline
- ✓ Business Hub

*Policyholders must purchase cyber and data risks to access this service.

†Service is subject to fair usage

‡This product includes legal expenses cover as standard for policyholders with a turnover below £5m. Legal expenses cover comes with complimentary access to our business and legal helpline.

Depending on the exact details of cover, policyholders can opt-in for complimentary access or add services required for an additional cost. Please see the policy documentation for full details and how to access benefits.



Ways to trade

We remain committed to serving our brokers with exceptional service in the way they want to be serviced, and we know a quick decision is vital.

If you're a Markel partner broker, quotations for this product can be accessed via:

Open market

MarkelUKFinancialLines@markel.com

0345 351 2600

Markel Broker eTrade

[Markel UK Online](#)

Acturis

[Markel on Acturis](#)

More information

For further information about this solution, visit: [our website](#) or speak to your local [Markel representative](#)

All information accurate at the time of production May 2025.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

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