



**MANCHESTER**  
UNDERWRITING MANAGEMENT

*A little bit different*

## CLAIMS – A LITTLE BIT MORE ATTENTION TO DETAIL

Our approach to claims emphasises the difference we can add to your business, both through the nature of the cover we provide and the comprehensive service we offer when a claim is made.

We deal with all claims notifications promptly and fairly. You'll find with MUM the claims process is clear and proactive from the moment you notify us.

# PI CLAIMS

**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**

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

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There are many things that can go badly wrong for a business. A MUM Professional Indemnity policy will normally cover your clients against costly outcomes such as these:

### **Accountants**

- The insured advised a client regarding the transfer of funds to members of the family. The client became liable for capital gains tax. Amount paid: £1,510,000
- The insured failed to identify serious embezzlement while acting as auditors for a client. Amount paid: £4,000,000

### **Architects**

- The insured signed a certificate of practical completion on a residential project. Many issues arose that the contractors failed to resolve, blaming design faults. Amount paid: £450,000
- A claim was made alleging faulty design of a building causing water infiltration and foundation issues. Amount paid: £2,500,000

### **Consulting Engineers**

- The insured designed and supervised the installation of the building services in an office block. Operational difficulties became apparent with the air-conditioning, allegedly due to a design fault. Amount paid: £150,000
- The insured designed the electrical services for a factory unit. The client alleged that the lighting was inadequate and did not comply with relevant regulations. Amount paid: £120,000

### **Design & Construct**

- The insured designed and built a new car park. Incorrect structural calculations contributed to total building failure. Amount paid: £550,000 plus costs

- The insured designed and installed the heating and ventilation for a restaurant. Post completion, air extraction and temperature control failed to work properly. The restaurant had to close pending repairs. Amount paid: £150,000 plus costs

### **Information Technology**

- The insured designed a customer management software package. It was alleged that the software failed to comply with the agreed functionality. Amount paid: £350,000

### **Media**

- The insured carried out a direct mail campaign for a new product launch. A large number of addresses proved to be incorrect requiring a complete re-mail. Amount paid: £500,000
- An advertisement broadcast on television contained the wrong soundtrack. Amount paid: £120,000

### **Property Professionals**

- The insured auctioneer was requested to sell a property at auction. A third party alleged that the property was sold without his authority as owner. Amount paid: £40,000
- The insured quantity surveyor prepared cost forecasts the construction of a number of restaurants. It was alleged that the costings and forecasts were inadequate. Amount paid: £65,000

**More claims examples can be seen under the individual product sections of the MUM website:**

[www.manchesterunderwriting.com/products](http://www.manchesterunderwriting.com/products)  
**Our claims number is: 01494 770700**

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