



MANCHESTER UNDERWRITING MANAGEMENT

Cladding – Helpline for concerned MUM Professional Indemnity Customers and their Brokers

The tragic fire at Grenfell Tower has highlighted issues with cladding both on high rise and generally. A number of MUM's customers may have concerns as to how to deal with questions from their clients.

Firstly, if the Insured is aware of **Circumstances** (as defined in the policy / certificate) then we should be notified formally in the usual way.

A number of our customers have been contacted by clients asking for information as to compliance with building regulations or as regards design, specification or other concerns in relation to cladding. Whether or not the concerns might lead to a claim or even a **Circumstance**, our customers (and their brokers) may feel the need for advice before responding. Quite understandably, some clients are very worried and we feel that the experienced hand of a specialist lawyer might help, especially when things get stressful.

So, Manchester Underwriting Management has organised a specialist MUM Cladding Legal Helpline service for our Insureds and their brokers, provided free of charge by solicitors Mills & Reeve LLP.

In order to use the service:

- 1) Email Mills & Reeve LLP at MUM.Insurance@mills-reeve.com with the subject heading "Cladding", providing the policy or certificate number and contact details.
- 2) Mills & Reeve LLP will call you to discuss the issue and provide guidance.
- 3) Where necessary you or the Insured may be advised to notify MUM directly. If so then email mumnewclaims@manchesterunderwriting.com.

If you have any questions about the MUM Cladding Legal Helpline,
please call your underwriter on 01494 770700