

Working  
with the  
profession  
since 1984.



## Ten Benefits of the RIASIS Professional Indemnity Insurance Facility

**RIAS Insurance Services provides professional indemnity (PI) insurance to the RIAS membership. We have been proactively involved with RIAS and the profession for over 30 years.**

### Benefit One

A full civil liability policy wording which goes beyond the requirements of the Architects Registration Board (ARB) and includes the following as standard:

- Collateral warranty extension with no restriction on the number of assignments.
- Asbestos insurance cover for £500,000 in all, or the indemnity limit, whichever is the lesser amount.
- Representation costs, e.g. costs incurred at RIAS or ARB disciplinary tribunals: £50,000 limit.
- Pollution including toxic mould and fungus: aggregate cover up to the full limit of indemnity.
- RIASIS innocent non-disclosure clause.

### Benefit Two

The facility is led by one of the largest corporate insurers in the UK – XL Insurance Company Plc – so you get the benefit of an insurer with strong expertise and resources.

### Benefit Three

RIASIS is a contractual relationship between Marsh and RIAS which provides consistency of service and premium rates that are market tested. It has been involved for a period of thirty years with the profession in Scotland. RIASIS is still the only specialist insurance broker for PI for architects in Scotland, providing PI insurance cover for RIAS practices. RIASIS is governed by an insurance committee chaired by an RIAS architect appointee and includes full representation of architects appointed by the RIAS.

### Benefit Four

A full time, qualified and experienced claims department. Our service to you provides:

- Notification of all new claims/circumstances to your insurers.
- Full claims advocacy on insurance policy coverage/application.
- Full representation to underwriters in the challenge of declinature of indemnity.
- Guidance in dealing with appointed legal advisers and loss adjusters.

Should your claim require the services of a solicitor, appointed by your insurer, you will be represented by one of the most experienced construction litigation specialists in Scotland.

### Benefit Five

You get personal and local service from the RIASIS team based in Edinburgh and Glasgow which consists of insurance professionals with extensive knowledge and understanding of the PI exposures faced by the architectural profession in Scotland.

The RIASIS team has built up a wealth of knowledge on appointment documents. You will get free risk advice/commentary on appointment and collateral warranty documentation. Our advice has often saved RIAS members from entering into contracts or accepting onerous conditions, which may have resulted in liabilities which go beyond the scope of their PI policy.

### Benefit Six

We are continually updating practice notes and producing articles on all matters relating to PI. In addition our team can offer risk management and claims seminars. The RIASIS facility enables RIAS to invest in continuous professional development and other in-house developments, so insuring with RIASIS means investment in architects in Scotland.

### Benefit Seven

Exclusive access to the learning management system (LMS) which has the following features:-

- Assist companies with their risk management processes.
- 24 hour access to a contract guidance portal that can be viewed by any registered employee.
- Copy and paste functionality to use basic contract clauses when needed.
- Eases the burden of in-house contract review processes in some cases.
- Aids employee understanding of contracts.
- Aids employee understanding of what causes a claim, how and when risks present themselves and what steps can be taken to manage risk.

### Benefit Eight

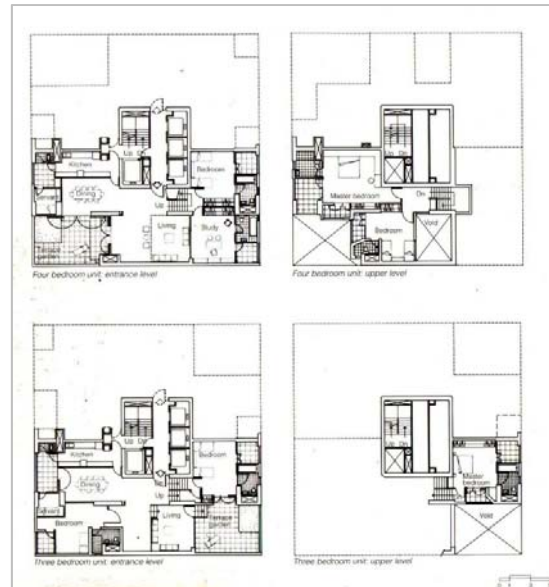
You can elect to pay your insurance premium in equal instalments, using a facility offered by Premium Credit Limited.

### Benefit Nine

Access to a bespoke office insurance policy, designed for professional firms. The policy can be tailored to include the statutory liability insurances and cover specific to each individual firm's requirements for equipment and business interruption cover. In addition, the policy also includes enhanced benefits such as virus and hacking cover and key man/locum cover. Our RIASIS clients can benefit from continuity of broker expertise across both PI and office insurance risks.

### Benefit Ten

You can take advantage of the wide policy wording offered under the RIASIS Legal Expenses Insurance Scheme underwritten by DAS Legal Expenses Insurance Company. The insurance policy cover is specifically designed for RIAS members – useful for recovery of outstanding/disputed/unpaid fees.



### Contact us

At RIASIS we pride ourselves in providing a market-leading policy wording, an integral support service, and fast turnover of documentation.

For further information, please contact:

RIAS Insurance Services  
Orchard Brae House  
30 Queensferry Road  
Edinburgh EH4 2HS.

Telephone 0131 311 4292

Fax 0131 311 4280

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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