

Professional Indemnity for Chartered Surveyors

Summary of cover



This document outlines the key features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Professional Indemnity policy for Chartered Surveyors. If you want to see the full terms, conditions and exclusions, please refer to the policy document.



Type of insurance and cover

This policy provides civil liability cover for incorrect professional advice or services provided by surveyors, estate agents and property professionals.

The duration of this non-investment insurance contract is 12 months.



Significant features and benefits

- Meets the requirements of the Royal Institution of Chartered Surveyors. Professional Indemnity Requirements Version 11 with effect from 01 July 2025.
- Civil liability wording which includes:
 - breach of professional duty
 - liability for dishonest acts
 - libel and slander
 - breach of confidentiality
 - unintentional breach of copyright
 - the consequence of any loss of or damage to business records.
- Covers liability assumed under the standard, unaltered collateral warranty agreements of the British Property Federation or the Construction Industry Council.
- Loss of documents covers expenses incurred in replacing or restoring lost or damaged records associated with your services or for which you are responsible.
- Cover for costs of representation at any official examination or enquiry into your affairs.
- First Party Copyright Infringement covers expenses incurred for any injunction or for damages for infringement of any copyright vested in you.



Significant and unusual exclusions or limitations

- Claims brought within the United States of America or Canada.
- Investment activities which are regulated by the Financial Conduct Authority.
- Prior circumstances and claims.
- Asbestos risks (although restricted cover is provided subject to a maximum limit of £250,000 depending on the policy limit).
- Claims arising from market fluctuations (not applicable to surveys or valuation of tangible property).
- War or terrorism related events.



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. The remedies for a breach of your duty to make a fair presentation of the risk are varied from the Insurance Act 2015 in line with the Royal Institute of Chartered Surveyors approved minimum terms and conditions.



Cancellation rights

This policy does not entitle you to a cooling off period.



Claims



To notify a claim please contact:

Zurich Insurance Company Ltd, Specialty Claims Department, 70 Mark Lane, London, EC3R 7NQ



Email us at:

professionalandfinancial.lines.newclaims@uk.zurich.com



Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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