

Professional Risks

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Griffiths
& Armour

Our Ref: CE/SAF

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To Whom It May Concern

Griffiths & Armour Insurance Schemes for Approved Inspectors

Griffiths & Armour have Schemes approved by the Ministry for Housing, Communities & Local Government (MHCLG) to provide Professional Indemnity & Public Liability Insurances to Approved Inspectors (AIs).

The Insurance Criteria is very specific, imposing minimum requirements in several areas including Limit of Indemnity, permitted Excess, extent of cover and exclusions.

From May 2021, AIs with insurance placed by Griffiths & Armour will be renewing their policy into the new 2021 insurance schemes.

One feature of the approved compulsory policy wording is a fixed date of 1st July 2021, which changes the coverage available for all AIs, regardless of when their renewal date falls. Please be advised that with effect from 1st July 2021 the following changes apply:

- Contractual Liabilities – the role and obligations of an AI are set out in statute. To the extent any **Contract signed after 1st July 2021 imposes greater and/or longer lasting liabilities** than applicable under the ACA/CIC standard contract for AI, **cover will no longer apply.**
- Collateral Warranties, Novation Agreements & Third-Party Contracts – These are simply inappropriate for a firm carrying out a statutory role. In respect of any **Claim arising** from these forms of contract **signed on or after 1st July 2021 no cover will be provided.**

Please be advised that any amendments to the regulated policy are not permitted.

Yours faithfully
For Griffiths & Armour Professional Risks



Carl Evans
Partner
Group Chief Executive – Professional Risks