



We understand Climate Professionals.

An overview of our appetite.



Capacity

Maximum Limit of Indemnity Up to

£5m

Any One Claim exclusive of defence costs. Primary cover and Excess of Loss cover.



Client size

E-Trade have specific parameters for target customers to allow straight through trading, this is for Climate Professionals with a maximum turnover of £2,000,000.

SMEs to PLCs

All customers written on a bespoke basis.

Target customer types.

- Biodiversity and Ecological
- Certification Companies
- Climate Change Mitigation Specialist
- Climate Consultancy - Financial disclosures
- Compliance Consultants
- Developmental Studies
- Energy/Fuel efficiency Consultants/Economists
- Environmental Engineers
- Environmental Impact Assessors (Core risk appetite includes those assessors looking at the overall impacts on ecology, wildlife, hedgerows, noise, non-hazardous pollution)
- Environmental Scientists
- ESG Consultants
- Meteorologists
- Net Zero Consultants
- Sustainability Consultant/Climate Consultant
- Trainers

Outside of Risk Appetite:

- Energy Procurement (with Guarantees)
- Environmental Solicitor
- Renewable Energy Credits
- Carbon Offsetting Partners
- Contractors

What sets Intact Insurance apart?

01

Risk

Advice lines included with every policy Legal Assistance, Health & Safety, Tax Advice, Stress Counselling.

Access to the Intact Insurance Business Support Hub.

02

Underwriters

Regional offices and specialist SME team to provide local underwriting expertise, backed by in-house ProFin claims teams in Glasgow and Horsham.

03

Claims

Dedicated professional indemnity claims team who understands the complexity of climate-related claims.

Civil Liability Wordings.

Any One Claim basis.

Approved Insurer wordings for ICAEW and RICS members.



Product information.

The Climate Professionals PI product is designed to offer cover to professionals operating in the climate change space. Those whose roles and responsibilities are focused on addressing the various impacts of climate change upon an organisation's operations, and/or are charged with addressing sustainability and/or environmental issues related to an organisation's operations.

Intact Insurance PI Policy wording tailored to the needs of Climate Professionals.

Protection for Climate Professionals in respect of Civil Liability for damages, claimant's costs and expenses incurred in connection with the conduct of the climate professional.

Additional Extension clauses, tailored to meet the needs of the profession:

Public Relations costs

Media scrutiny can be intense for businesses or individuals in the climate change space, especially those under investigation. Public Relations Costs protects businesses against the expense of a PR campaign, hiring professional assistance, and responding to the media, preventing any further harm.

Mitigation of losses

This cover may be useful in circumstances where an assessment is incorrect and there is a need to take remedial action. For example, withdrawing statements and issuing revised ones to prevent claims for greenwashing.

Investigation costs

Dealing with investigations by legal bodies for breaches of climate regulations and obligations, for example greenwashing claims, can have a significant financial impact. This cover provides protection in the event of an investigation, as well as 80% of costs incurred for legal representation at proceedings which might lead to a claim.

Prosecution defence costs

This provides cover for reasonable defence costs for criminal proceedings brought against an Insured under acts such as The Corporate Manslaughter and Corporate Homicide Act 2007. As well as any statutory regulation relating to environmental protection or climate change, where proceedings may protect against a civil liability claim.

Additional benefits

Intact Insurance Business Support for Climate Professionals, 24/7 access to the latest business resources and tools, plus exclusive sustainability resources and newsletter. Included with your Intact Insurance policy and exclusively for Climate Professionals, each month you'll get:

- Four new Environmental and Social Governance (ESG) articles
- Regulatory updates
- Legal updates
- Email newsletter

Clear, concise, competitive

We've honed this product to make it easy and efficient to get the Professional Indemnity Insurance you need - whether you work closely with an underwriter in your region, or trade online.

Faster decisions

You can get fast, effective decisions by phone or email from our specialist PI underwriting team who have a deep understanding of a wide range of professions. For any queries about e-trading, you can get a fast response with live chat.

Competitive pricing across economic cycles

We offer competitive pricing for target customers across a wide range of professions.

Contact us:

For larger companies or businesses with more complex risks, contact our specialist underwriting team, or contact your usual Intact Insurance representative.



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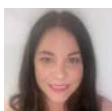
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