



RSA CLIMATE PROFESSIONALS

Professional Indemnity Insurance: Example clients

6 climate sector clients who
may need Professional Indemnity
cover and how to engage them

Do more business with Climate Professionals, Professional Indemnity (PI) Insurance

Our Climate Professionals PI insurance is a first-of-its-kind cover in the UK. It's designed to help protect businesses and individuals who provide advisory, consultancy and compliance services in sustainability, Net-Zero strategies, ESG and climate risk management.

This cover suits businesses of any size, from single-person consultancies to small and medium sized businesses to PLCs. You can place a risk quickly via RSA Online for small and medium sized businesses with a turnover of less than £2 million. For larger organisations, our ProFin underwriting team is here to help you. Please see details on [page 8](#).

In this guide you'll discover:



Business types who may need our cover



Questions to highlight key risk indicators



Example clients of Climate Professionals to target



How to find your first Climate Professionals clients

1. [Green Intelligence Article 'Green industries growing four times faster than the rest of UK economy'](#) (Published 14th March 2023)

2. [Society for the Environment 'A sustainable future shaped by environmental professionalism'](#)

3. [UK Environment & Sustainability Consulting Market Assessment](#) (Published 2024)

4. [Experimental estimates of green jobs, UK - Office for National Statistics](#) (Published 14th March 2024)

💡 Did you know?

- The UK green economy is worth £71 billion and is growing 4x faster than the wider economy.¹
- Over 8,500 environmental professionals are registered with the Society for the Environment — and this number is increasing.²
- The UK low-carbon consultancy market alone is estimated to be worth £2.9 billion.³
- In 2022, UK green jobs were estimated at 639,400 FTE, an 8.4% increase from 2021, and a 19.9% rise from 2020.⁴

The market opportunity

In this fast-growing sector, Climate Professionals face increasing risks, from greenwashing claims to regulatory investigations and liability disputes. Our Professional Indemnity product is designed to help protect these professionals, offering tailored coverage, risk mitigation tools and clear risk segmentation, offering you new business opportunities. There is demand in the market and you can capitalise with us.

6 business types who may need Climate Professionals PI



Businesses who may need Climate Professionals cover could operate in any sector, so our Professional Indemnity proposition is designed to span multiple industries.

Use this checklist to identify potential clients. If they match any of the criteria below, they could be an ideal fit. You may already have clients on your books who could suit this cover.



Businesses or individuals offering sustainability consultancy.



Professionals advising on Net-Zero strategies, ESG reporting or climate risk.



Firms providing environmental impact assessments (excluding hazardous activities).



Clients working in biodiversity, renewable energy advisory or carbon footprint analysis.



Companies engaging in sustainability certification and compliance.



Independent consultants specialising in climate adaptation or mitigation.

5 questions to ask potential clients

Here are key risk indicators that could spotlight the need for Climate Professionals cover.

- 1 Are they giving sustainability advice that could be challenged legally?
- 2 Do they have financial exposure if their ESG guidance is incorrect?
- 3 Are they involved in climate data modelling or environmental risk analysis?
- 4 Do they work with businesses at risk of regulatory scrutiny for sustainability claims?
- 5 Could they be accused of misrepresenting carbon offsetting or impact reduction?

What % of a professional's work is climate-related?

We offer a suite of Professional Indemnity solutions. The most appropriate product will depend on whether a certain % or more of a professional's work is climate-related.

If their primary focus is sustainability and climate risk, the RSA Climate Professionals PI product could be the most suitable. Otherwise, they may need a more specific Professional Indemnity product from our portfolio.

We've provided **four customer examples** of different business types. This is to help identify which businesses this product is aimed at, what risks they face and the most appropriate Professional Indemnity cover to offer.





The Sustainability Consultant

Consultancies focused on helping businesses embed sustainability into their core operations. They typically offer strategic advisory services aimed at reducing environmental impact, ensuring regulatory compliance and enhancing corporate sustainability performance.



Types of businesses

- Sustainability consultancies, from SMEs to PLCs.
- Energy consultancies.
- Energy transition consultancies.
- ESG consultancies.
- Large retailers with in-house consultants.

Profile

- Works with businesses to reduce carbon emissions and implement Net-Zero strategies.
- Advises on sustainability reporting, compliance and green certifications.
- Typically employed by consulting firms or operates as an independent advisor.

Key risks and insurance needs

- Risk of greenwashing claims due to inaccurate sustainability statements.
- Potential legal action from clients if recommendations fail to meet compliance requirements.
- Regulatory scrutiny around environmental impact assessments.



RSA Professional Indemnity solution benefits

- ✓ Public Relations costs to manage reputational risks.
- ✓ Coverage for regulatory investigation costs.
- ✓ Access to business support tools, legal templates and risk management advice.



Relevant Professional Indemnity products

- ✓ Climate Professionals PI (Ideal for full-time sustainability consultants)



The Environmental Engineer

Environmental engineering consultancies that combine technical expertise with sustainability goals. They focus on helping businesses achieve Net-Zero emissions, improve energy efficiency and comply with environmental regulations.

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Types of businesses

- Engineering services companies.
- Construction and infrastructure.
- Manufacturing and industrial companies.
- Government agencies and regulatory bodies.
- Energy and utilities.

Profile

- Designs and implements sustainable infrastructure projects.
- Works on biodiversity, waste management and renewable energy solutions.
- Collaborates with governments, corporations and non-profits on environmental policies.

Key risks and insurance needs

- Exposure to liability from project failures or environmental damage.
- Claims from errors in environmental impact assessments.
- Litigation risk under corporate manslaughter laws if projects result in harm.



RSA Professional Indemnity solution benefits

- ✓ Defence costs under any statutory regulation in relation to environmental protection or climate change.
- ✓ Coverage for mitigation of losses related to greenwashing errors.
- ✓ Eligibility for a 10% discount if professionally accredited.



Relevant Professional Indemnity products

- ✓ Climate Professionals PI (if majority (50%+) of work is environmental related)
- ✓ Consulting Engineering Professional Indemnity (if work includes broader engineering projects beyond climate impact)



The Climate Risk Analyst

Climate risk advisory firms that specialise in data-driven assessments of environmental and regulatory risks. They provide services ranging from scenario analysis and climate modelling to renewable energy strategy development.

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Types of businesses

- Specialised sustainability and risk management consultancies.
- Banks, investment firms and asset management companies.
- Large corporates, particularly in sectors like energy, manufacturing and infrastructure.
- Rating agencies and research institutions that evaluate and rate companies based on their exposure to climate risks.



Profile

- Specialises in risk modelling for climate change impacts.
- Works with insurers, financial institutions and policymakers.
- Uses data analytics to predict weather-related risks and their financial implications.



Key risks and insurance needs

- Potential errors in climate modelling leading to financial losses for clients.
- Exposure to liability claims from incorrect risk assessments.
- Misinterpretation of scientific data leading to investment misjudgments.



RSA Professional Indemnity solution benefits

- ✓ Coverage for mitigation of losses due to incorrect risk forecasts.
- ✓ A bespoke Professional Indemnity solution designed for climate professionals.
- ✓ Access to RSA's Business Support Hub for additional guidance.



Relevant Professional Indemnity products

- ✓ Climate Professionals PI (Best suited for climate-specific financial risk analysts)



The Multidisciplinary Consulting Engineer

Multidisciplinary consulting engineers delivering integrated solutions across climate, sustainability and environmental challenges.

They combine technical expertise with strategic advisory services to navigate regulatory, risk and operational hurdles.

Types of businesses

- Construction and Infrastructure.
- Energy and Utilities.
- Transportation.
- Manufacturing and Industrial.
- Government and Public Services.

Profile

- A consulting engineering firm providing mechanical, electrical and environmental consultancy services.
- Works on building design, energy efficiency and low-carbon solutions, but only a portion of their work (e.g., 36%) is environmental consultancy.
- Engages with architects, developers and corporate clients to design sustainable and efficient buildings.

Key risks and insurance needs

- Liability risks related to engineering design errors or omissions.
- Exposure to claims on environmental consultancy work, but not as a primary business activity.
- Contractual requirements for Professional Indemnity cover across all disciplines (mechanical, electrical, environmental).



RSA Professional Indemnity solution benefits

- ✓ RSA Engineering Professional Indemnity cover to reflect the primary nature of their work.
- ✓ Access to climate thought leadership content, supporting their sustainability consultancy efforts.
- ✓ Value-added risk management tools, helping them navigate regulatory and industry changes.



Relevant Professional Indemnity products

- ✓ Standard Engineering Professional Indemnity (as climate-related work is <50% of total business activity)
- ✓ Access to our climate thought leadership and additional resources (as a value-added benefit to help position their sustainability expertise)

Start writing Climate Professionals PI business

You may already have clients on your books who could fit the criteria for Climate Professionals PI cover. Start by shortlisting businesses who are in the built environment, such as consulting engineers and property professionals. This is where we're expecting early uptake, so it could be a ready-made opportunity for you.

How to place a risk

- 1 For small and medium sized businesses with turnover up to £2m** — available via RSA Online at www.rsaonline.rsagroup.com
- 2 For complex risks (>£2m turnover):** Engage our ProFin underwriting team.
- 3 For queries:** Contact your usual RSA representative or visit our webpage to find the contact details for the underwriting lead in your region. <https://www.rsainsurance.co.uk/commercial-insurance/climate-professionals-insurance/>