



Professional Indemnity Insurance

Common Claims Scenarios



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Architectural Negligence: An architect provides incorrect measurements for a building project, resulting in construction delays and additional costs. The client sues for negligence, and the PI policy covers legal defence costs and compensation.



Account error: An accountant makes a calculation error in a client's tax return, resulting in a larger-than-expected tax bill. The client sues for financial loss, and the accountant's PI insurance covers the claim.



IT Consultant's Breach of Confidentiality: An IT consultant accidentally discloses confidential data from a client's system during a software upgrade. The client sues for breach of confidentiality, and the PI policy covers the defence and compensation costs.



Solicitor's Missed Deadline: A solicitor misses a critical filing deadline, causing a client to lose a court case. The client sues for damages due to professional negligence, and the solicitor's PI insurance covers the settlement.



Marketing Agency Defamation Claim: A marketing agency releases an advertisement for a client that inadvertently includes defamatory statements about a competitor. The competitor sues for defamation, and the agency's PI policy covers legal costs and damages.

