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McParland Finn Ltd

INSURANCE BROKERS

Claims Against Architects for Professional Negligence

Insurance for your reputation



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Claims Against Architects for Professional Negligence

A serious development over recent months and possibly a real concern for Architects in particular going forward.

You will only be too well aware of the 'have you had an accident?' personal injury advertising over recent years, this often having been little more than encouragement for people to make claims knowing compensation, if payable, is likely to be backed by insurance. Legislation has had some deterring effect on this area, although a similar trend has been seen in other areas, eg investments, PPI etc, though that source of claim activity is slowing down too.

However, whilst the merits or otherwise of some of the claims above can be debated, we are now unfortunately seeing the first signs of a similar culture developing in the construction professionals' field with a particular targeting of Architects' PI Insurance.

A quick internet search using the above header will highlight this.

Advertising these possible claims/ compensation opportunities is one thing; however, at its worst we are aware of certain operations more actively targeting construction projects, in some cases well after completion, in order to bring actions for negligence on what will often be seemingly spurious grounds.

Whether negligent or not, you will of course know that such actions and claims involve significant costs in defending, both in terms of your own time in investigating, your Insurers' direct legal defence costs (which then sit on your claims record) and even potentially having a negative impact on your being able to drive your own business forward.

At MFL Professional, we are able to help alleviate these issues before they arise by way of sensible, pragmatic advice on the construction documentation forming the basis of your future projects and, should any claim allegations be brought in due course, in defending these in partnership with those Insurers willing to defend wherever possible.

We would add here that both our contract review advice and claims advice are provided in house – we would not subcontract to outside firms of solicitors, claims handling companies etc which is often the norm nowadays.

Attached are details of our services. If you do have concerns about these developments or of course have already faced them and had limited or indeed no help from your professional advisers, then we would be happy to discuss further with you by telephone or by meeting with you at your own premises if you prefer.

Contact the MFL Professional team to discuss your PI arrangements:

T: 0161 236 2532

W: www.m-f-l.co.uk
