

Questions & Answers for EPC Assessors, Home Inspectors and AC Assessors under BRE Accreditation and Certification Schemes as below, regarding the BRE Insurance arrangements.

BRE Global Domestic Energy Assessor Accreditation Scheme
 BRE Global Accreditation Scheme for Building Energy Assessors for the Production of Energy Performance Certificates for non-dwellings (Level 3)
 BRE Global Accreditation Scheme for Building Energy Assessors for the Production of Energy Performance Certificates for non-dwellings (Level 4)
 BRE Global Accreditation Scheme for Public Buildings Energy Assessors (Display Energy Certificates)
 BRE Global Home Inspector Certification Scheme
 BRE Global Energy Assessor Accreditation Scheme for the Inspection of Air Conditioning Systems
 Referred to as “The Schemes”

| Questions: | Answers: |
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| What insurances are in place for BRE Accredited Domestic and Commercial Energy Assessors and Home Inspectors (see below)? | Professional Indemnity and Public Liability Insurance. |
| What is Professional Indemnity insurance? | Professional Indemnity insurance provides cover to indemnify the Insured party (to which you have been included under the definition of the Insured for the purpose of covering alleged or actual claims) for claims and circumstances first made and notified during the policy period arising out of conduct of the Assessors/Inspectors professional services conducted under the noted Schemes. |
| What is Public Liability insurance? | Public Liability insurance provides cover to indemnify the Insured party (to which you have been included under the definition of the Insured) for all sums which they become legally liable to pay as Damages (including claimants’ costs and expenses) and defence costs in respect of accidental death, bodily injury to any third party and/or loss or damage to tangible property to a third party in connection with the performance of the Assessors/Inspectors professional services conducted under the noted Schemes and occurring during the period of insurance. |
| What is generally covered within the BRE Accreditation Scheme’s Professional Indemnity policy for the energy assessor schemes? | This policy will only cover claims resulting from your negligence or alleged negligence, committed by you in the performance of your professional services for producing an Energy Performance Certificate which has been lodged with the BRE Accreditation Scheme. It will also provide limited cover for Libel & Slander, Infringement of Copyright, Breach of Confidentiality and Loss of Documents. |

| Questions: | Answers: |
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| <p>What is generally covered within the BRE Certification Accreditation Scheme's Professional Indemnity policy for Certificated Home Inspectors?</p> | <p>This policy will only cover claims resulting from your civil liability, committed by you in the performance of your professional services for producing Home Condition Reports which have been lodged with the BRE Certification Scheme produced on or after 20 May 2008. However, if you still held your own individual, valid, Professional Indemnity policy through the BRE scheme for Certificated Home Inspectors scheme prior to 20 May 2008, then run-off cover will be provided under the policy, for Home Conditions Reports conducted before 20 May 2008. The policy will also provide limited cover for Libel & Slander, Infringement of Copyright, Breach of Confidentiality and Loss of Documents.</p> |
| <p>What is generally covered within the BRE Certification Accreditation Scheme's Public Liability policy?</p> | <p>This policy will only cover claims resulting from your legal liability in respect of accidental death, bodily injury to any third party and/or loss or damage to tangible property to a third party during the process of producing a Home Condition Report or a covered Energy Performance Certificate which is has been or is intended to be lodged with the BRE Accreditation Scheme.</p> |
| <p>What is the level of cover provided by the Professional Indemnity insurance for:</p> <p>Domestic Energy Assessors and Public Building Energy Assessors (Display Energy Certificates)?</p> <p>Commercial Energy Assessors (Level 3)?</p> <p>Commercial Energy Assessors (Level 4)?</p> <p>Air Conditioning Systems Inspectors?</p> <p>Certificated Home Inspectors?</p> | <p>£250,000 any one claim less your policy excess of £500 each and every claim. Defence costs and expenses will be paid in addition by the Insurer and the excess will not apply to this amount.</p> <p>£500,000 any one claim less your policy excess of £1,000 each and every claim. Defence costs and expenses will be paid in addition by the Insurer and the excess will not apply to this amount.</p> <p>£2,000,000 any one claim less your policy excess of £1,000 each and every claim. Defence costs and expenses will be paid in addition by the Insurer and the excess will not apply to this amount.</p> <p>£2,000,000 any one claim less your policy excess of £1,000 each and every claim. Defence costs and expenses will be paid in addition by the Insurer and the excess will not apply to this amount.</p> <p>£1,000,000 in all throughout the policy period, with one automatic Reinstatement, and the limit of indemnity will also be inclusive of Defence Costs and Expenses. The policy excess is £1,000 but increasing to £2,500 emanating from Lending Institutions including costs and expenses.</p> |

| Questions: | Answers: |
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| What is the level of cover provided by the Public Liability insurance? | £3,000,000 for any one occurrence less your policy excess of £500 each and every claim. |
| What are the claims notification procedures for the Professional Indemnity insurance and are there any additional duties or obligations conditioned on me? | <p>It is a condition precedent that the Insurers are notified as soon as practicable and during the period of insurance of any claim(s), or circumstance(s) which is (or are) likely to give rise to a claim under the Professional indemnity Cover.</p> <p>You will be required to notify both BRE and Giles immediately of any claim(s) or circumstance(s) that may give rise to a claim – not to do so in this timely manner may prejudice not only your claim and your cover but also the whole of the Professional Indemnity policy for all of the scheme members under the BRE Global Certification and Accreditation Schemes.</p> <p>Additional duties on you are to;</p> <ol style="list-style-type: none"> 1. co-operate with the Insurer fully in respect of any matters including providing prompt assistance to them or their legal representatives, and 2. not to admit liability for, compromise, settle, or make any offer or payment in respect of any claim(s) or circumstance(s) unless with the prior written approval of the Insurers or their legal representatives. |
| What are the claims notification procedures for the Public Liability insurance? | <p>It is a condition precedent that the Insurers are notified as soon as practicable and during the period of insurance of any claim(s), or circumstance(s) which is (or are) may give rise to a claim under the Public Liability Cover. Every claim form, letter of claim, summons or process and all documents relating to and any other written notification or circumstances that may give rise to a claim must be forwarded to the Insurer unanswered immediately. Do not admit liability for, compromise, settle, or make any offer or payment in respect of any claim(s) or circumstance(s) unless with the prior written approval of the Insurers or their legal representatives.</p> |
| How can I confirm to third parties that insurance cover will be provided for HCRs and/or EPCs lodged (Professional Indemnity) or to be logged (Public Liability) under the BRE Certification Accreditation Scheme? | <p>A series of Broker's certificates or verification of insurance certificates for both the Professional Indemnity and Public Liability insurances, depending upon your activity, are available. These should be sufficient documentary evidence for any third party.</p> |

| Questions: | Answers: |
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| Can I obtain a copy of the policy wordings? | Giles is only able to provide a copy of the policy wording to BRE Gobal. We are not able to provide to any third party or to anyone who has the benefit of cover under the policies unless with the written authorisation from the BRE and with the explicit approval of the Insurers. We are able to provide a summary of cover upon request. |
| What do I do if a solicitor or other party asks for a copy of the policy wording? | If you are able to obtain permission to acquire a copy of the policies, then you are not permitted to pass these documents onto any third party. To do so may not only prejudice your position, in the event of claim or circumstance, but possibly everyone else that obtains the benefit of these covers and could even lead to the nullification of the insurance. |
| Does the Professional Indemnity policy automatically provide 6 years run off for each EPC? | No. The policy is written on a “claims made” basis and as such a policy must be in force when a claim or circumstance is reported. It will be the responsibility of BRE to maintain the insurance for 6 years after the last EPC has been logged, to comply with CLG requirements and the Statutory Limitation period. |
| What happens if BRE decide not to carry on with the Insurances? | It is unclear as to what arrangements would be effected if this were to occur other than to purchase your own Professional Indemnity and Public Liability insurances; however, BRE have confirmed that it would take an extreme factor to force them to make such a decision. |
| If I have my own Home Inspectors Professional Indemnity insurance policy in place, where there is cover for the production of HCRs and EPCs, is there not dual insurance in place? | If you are insured through the Giles/BRE scheme for Certificated Home Inspectors scheme prior and up to 20 May 2008, then the policy having precedence for previous HCRs and any claims, will be the BRE policy. If you have obtained cover from any other source other than Giles/BRE CHI scheme then there will only be dual cover for those reports logged with BRE and that are recorded (either by number or fee income) under your individual policy. |
| Can I increase the Limit for Indemnity? | No. If you wish to acquire additional levels of cover above those provided by the BRE policies, these may be available so please contact Giles for further details. |