

BUILDING THE FUTURE

Innovations in Certification &
Building Surveying

PI insurance – essential for the future

Tremayne West

Certicover Insurance



We are SAME

identical

analogous

such

coequal

parallel

even

tantamount

akin

similar

equivalent

duplicate

synonymous

matching

much of a muchness

coordinate

suchlike

comparable

equal

indistinguishable

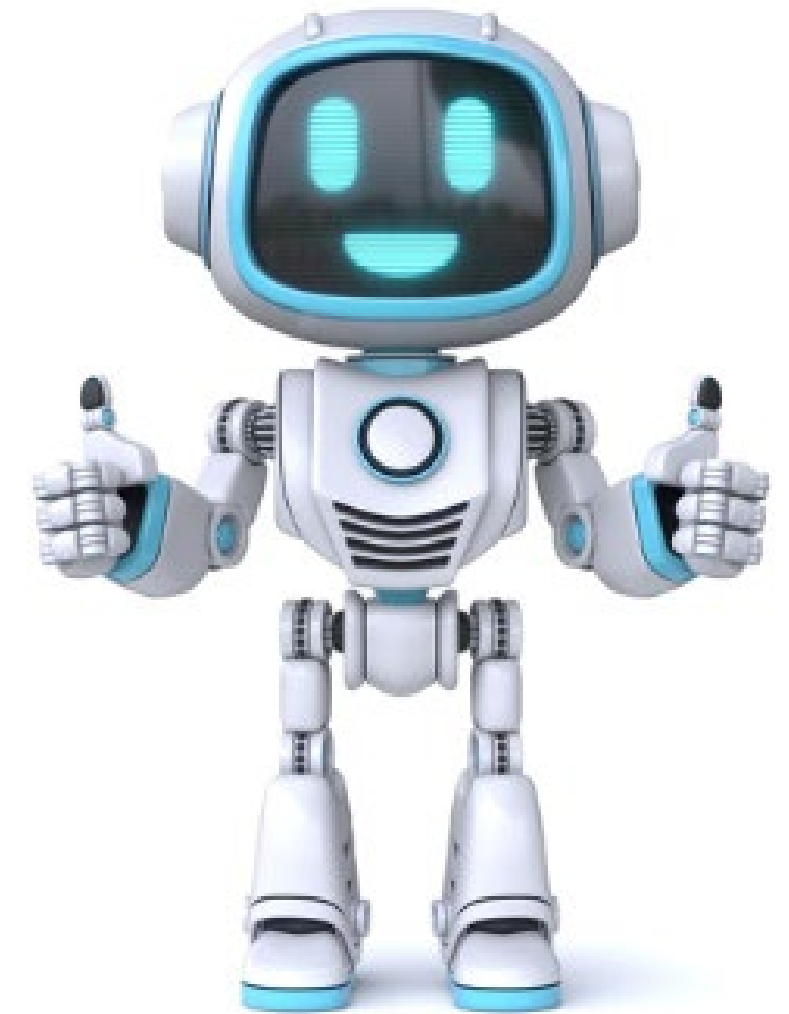
corresponding

like

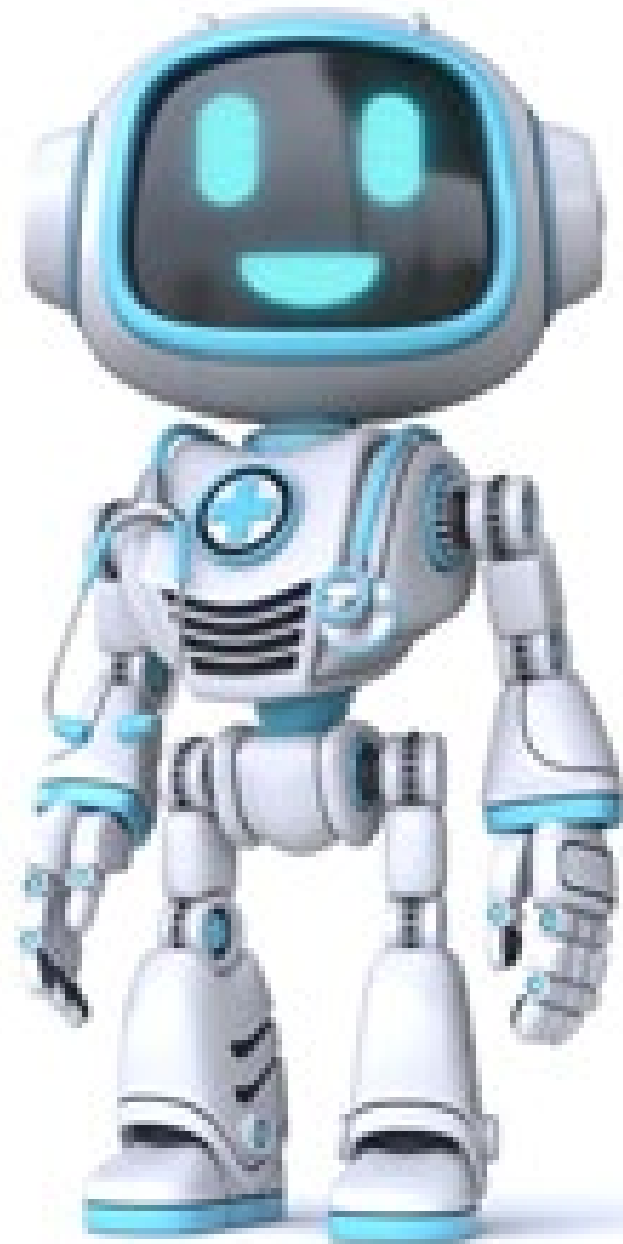
alike

correspondent

look-alike



We are DIFFERENT



diverse

other

dissimilar

several

differentiable

unlike

miscellaneous

individual

unequal

disproportionate

distinctive

distinguishable

various

unlike

distant

nonidentical

alternative

alternate

single

divers

distinct

varied

disparate

divergent

mixed

variant

sundry

particular

discriminable

peculiar

SAME SAME **but** DIFFERENT



Are all PI policies the same?

Yes ????

- Endorsements
- Exclusions
- Sub limits
- Excess

NO !!!

- Individual, Partnership, Corporate
- Limit of indemnity – minimum vs adequate
- Certification level, # certifiers,
- Experience
- Types of buildings
- Revenue
- Claims experience
- Proportionate liability

One size **Doesn't** fit all



Thank you

