



***Sterling Accreditation Limited***  
*Setting the Standard*

## **Professional Indemnity Insurance Guidance**

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**Sterling Accreditation Limited - Professional Indemnity Insurance Requirements:**

1. A Member of the Scheme is required to have the appropriate Professional Indemnity Insurance (PI) in place to cover their work as an Energy Assessor. The minimum terms are set by CLG and defined in the Scheme Standards. However, Sterling Accreditation reserves its rights to review the minimum terms and may from time to time modify its rates
2. Sterling Accreditation maintains records and evidence of the checks it carries out to ensure that applicants have the relevant levels of cover to protect themselves and their clients. Regular and frequent spot checks are undertaken to ensure that valid PII is in place and up to date. These checks are written in to the operating procedures
3. For an individual Energy Assessor, Sterling Accreditation ensures that the Energy Assessor has sufficient Professional Indemnity Insurance (PII) cover to meet the prevailing minimum requirements at the time of registration
4. Evidence in the form of a Certificate of Insurance needs to be provided by the applicant. A similar check is carried out when membership is renewed each year. Random checks are made to ensure continuity of PII cover
5. For commercial organisations whose employees are joining the scheme, it is likely that the members are covered by the organisation's Corporate PII. Sterling Accreditation audits and records the insurance cover for each organisation and if it believes that cover is insufficient then it notifies the organisation.
6. Sterling Accreditation assesses the type of work that its Energy Assessors undertake to establish the levels of PII cover required. The following are initial guidelines, which is subject to future modification:

As a minimum, £100,000 per EPC Professional Indemnity cover is required.

<b>Type of work</b>	<b>Insurance cover guideline</b>
Non-dwelling	£100,000
Level 3	£500,000
Level 4	£1,000,000
Level 5	£5,000,000
Display Energy Certificate	£100,000
Air Conditioning Inspection	£1,000,000
Newly constructed dwelling	£100,000