



**PAM** PERTUBUHAN AKITEK MALAYSIA  
MALAYSIAN INSTITUTE OF ARCHITECTS



# ARcover

## Professional Indemnity for Architects

Professional indemnity (PI) is important to protect you and your firm for claims of professional negligence even when you or your firm may not be at fault. ARcover is a new comprehensive PI policy customised specifically for architects in Malaysia.

### KEY BENEFITS

- **Broad** comprehensive coverage terms.
- **Competitive** premiums starting from RM1,600 per annum.
- **Any** coverage limit.
- **Low** excess.
- **Unlimited** Retroactive Cover.
- **Lifetime** Retirement Cover for Architects even if firm has ceased operations.
- **Defence costs** for Criminal Prosecution, Inquiries & Disciplinary Proceedings.
- **Loss of documents** e.g., computer records & electronic data (sub-limit applies).
- **Optional** extended cover for firm up to 6 years if firm has ceased practice.

### ADVANTAGES

- **Advice** on your indemnity needs based on your type of practice.
- **Customised** options & coverage to meet your firm's specific requirements.
- A **team** that understands your profession & the development in the law.
- **Experienced** construction panel of lawyers & adjusters.
- **Efficient** & effective claims management.
- **Single Project** Insurance: customised for domestic & overseas projects also available upon request.

This brochure is not a substitute for full policy wordings and is not a contract of insurance. Terms, limits, conditions, and exclusions are in the policy document. For any and all queries, please feel free to contact:

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# PREMIUM GUIDE based on Firm's Annual Revenue

This is a guide; the actual quote will depend on your Proposal Form.  
Our brochure is up to RM5 million. Quotes are available for higher limits & revenue.

Gross Revenue up to	Limit of Indemnity (any one claim & in the aggregate)	Excess (any one claim)	Premium
250,000	250,000	15,000	1,600
	500,000	15,000	1,900
	1,000,000	20,000	2,310
	1,500,000	20,000	2,605
	2,000,000	20,000	2,900
500,000	250,000	15,000	2,100
	500,000	15,000	2,650
	1,000,000	20,000	3,000
	1,500,000	20,000	3,275
	2,000,000	20,000	3,550
1,000,000	250,000	15,000	2,980
	500,000	15,000	3,640
	1,000,000	20,000	4,070
	2,000,000	20,000	5,250
	3,000,000	20,000	5,800
	4,000,000	30,000	6,500
	5,000,000	30,000	8,000
2,000,000	250,000	20,000	3,600
	500,000	20,000	4,500
	1,000,000	20,000	6,600
	2,000,000	20,000	7,750
	3,000,000	20,000	8,950
	4,000,000	30,000	9,725
	5,000,000	30,000	10,500
3,000,000	250,000	20,000	5,000
	500,000	20,000	6,430
	1,000,000	20,000	9,600
	2,000,000	20,000	11,200
	3,000,000	20,000	12,870
	4,000,000	30,000	14,030
	5,000,000	30,000	15,000
4,000,000	1,000,000	30,000	13,475
	2,000,000	30,000	15,695
	3,000,000	30,000	18,060
	4,000,000	50,000	19,655
	5,000,000	50,000	21,000
5,000,000	1,000,000	30,000	15,500
	2,000,000	30,000	18,100
	3,000,000	30,000	20,800
	4,000,000	50,000	22,500
	5,000,000	50,000	24,130

The premium guide is per firm and covers projects in Malaysia. Higher limits are available on this program but please note that additional premium *may* be applicable

- If your work involves overseas projects
- If airport, railway, manufacturing building, mass transit infrastructure >15% of annual revenue.
- Firm has claims in the last 3 years.