

### Purpose

The purpose of this document is to describe how **ecmk** processes insurance documents and to describe the responsibilities of all staff involved in insurance document processing activities.

### Scope

This procedure relates to applications to all **ecmk** accreditation strands.

No changes to this procedure are permitted without the authorisation of the Scheme Manager.

### Responsibilities

The Scheme Manager has overall responsibility for the implementation of this procedure, for ensuring that all staff have access to the current issue of the procedure and that they are adequately trained or experienced to carry out the tasks specified.

### Procedure

#### New Applications

- All members are required to provide proof that they have in place suitable insurance cover (see Accreditation Process - ACC-101).
- Upon receiving the Application Form (ACC-501), the Accreditation Administrator will check to see if insurance documents have been received.
- The Accreditation Administrator will check that the insurance is in the name of the applicant or in the name of their company.
- If the appropriate cover is in place, the Accreditation Administrator will proceed with the Application Process.
- Unless other documents are provided, **ecmk** will assume that the member will require Pay Per Click insurance. A Pay Per Click Form will have been sent to the applicant upon the initial enquiry and the application will not be processed until we have received the completed form.
- When the Pay Per Click form is received, the Accreditation Administrator will make a photocopy to file. Completed forms should be sent to Enterprise on a weekly basis.
- If there are any doubts about the validity of an applicant's insurance certificates, further checks must be made by the Accreditation Administrator. **ecmk** reserve the right to contact the insurance company to make these further checks. If the insurance is still not satisfactory, Pay Per Click forms should be sent to the applicant, and the account will not be opened until insurance is in place.
- If there are any discrepancies with the Pay Per Click application, Enterprise will inform **ecmk** and the account should be suspended until adequate cover is provided.

## Renewals

- Prior to the insurance renewal date, a reminder will appear on the Admin Dash : “Insurance Due to Expire” and the Administrator will chase the new document.
- When insurance documents are received, the checks above should be repeated.
- If the assessor is on Pay Per Click, they need to send written confirmation that they want to continue with that type of insurance.
- The Accreditation Administrator will update the assessor’s account details on Assessor Hub

## Insurance Requirements

Below is a list of the insurance requirements for each strand.

### Domestic

Ecmk will ensure that DEAs have a minimum valid insurance cover of:

Professional Indemnity - £50,000 per claim.

Public Liability - £1,000,000 per claim (excluding Scotland).

### Non-Domestic

Ecmk will ensure that NDEAs have a minimum valid insurance cover of:

Professional Indemnity - £250,000 per claim (£100,000 for Scotland).

Public Liability - £1,000,000 per claim (excluding Scotland).

### Retrofit

Ecmk will ensure that Retrofit Assessors have a minimum valid insurance cover of:

Professional Indemnity - £250,000 per claim (£100,000 for Scotland).

Public Liability - £1,000,000 per claim (excluding Scotland).

### On Construction

Ecmk will ensure that OCDEAs have a minimum valid insurance cover of:

Professional Indemnity - £50,000 per claim.

### Display Energy Certificates

Ecmk will ensure that DECEAs have a minimum valid insurance cover of:

Professional Indemnity – £100,000 per claim.

Public Liability - £1,000,000 per claim (excluding Scotland).

### Disciplinary Procedure

Any member who cannot provide the relevant insurance cover will be liable to face disciplinary proceedings. This will result in the assessor's account being placed on hold until adequate insurance documentation has been provided.

Any assessor facing investigation for breaching the Code of Conduct will need to have valid insurance in place prior to any disciplinary proceedings; this will be covered by ECMK's pay per click insurance policy.

### Change History Record

Issue	Description of Change	Initials	Date
1.0	Initial issue	KD	13/09/2019
1.1			
1.2			