
WATER TREATMENT INSURANCE

FOR CONSULTANTS, ENGINEERS AND SERVICE PROVIDERS
TO THE WATER TREATMENT INDUSTRY



Specialist bespoke solutions

WELCOME TO THE REICH GROUP

Based in Manchester, we are a chartered, top 50 UK Broker* with over 75 years' experience behind us. We insure a combined total of over £21 billion, equating to over £85m Gross Written Premium.

One of the top 12 independent brokers in the British Isles, we work with the top tier of insurers, as well as specialist insurers in the Water Treatment sector, enabling us to provide the widest cover available in the market.

Remaining true to our independent roots, we pride ourselves on responding quickly, accurately and competitively to the individual needs of our clients, providing a range of insurance solutions for a number of specialist markets.

We are one of the only, truly independent brokers able to offer our clients a full range of insurance services – Business, Real Estate, Healthcare, Life and Personal.



UK top 12 independent broker



Trust in our experience



Efficient in-house claims team



Water treatment specialist

INTRODUCING REICH WATER TREATMENT PRO INSURANCE

The water treatment sector is an ever-growing area with strict legislation now placing the control and testing for Legionella with the owner/operator of water systems. This increases the demand on engineers and consultants to provide assurance that the relevant compliance is met.

As a specialist insurance provider within the sector, we understand the water industry inside out and the processes involved, giving us the ability to assess your risk and provide bespoke cover that's not generally available on a standard insurance policy.

Our package can be tailored to include a number of insurance products for engineers, consultants and companies who mainly deal with:

Legionella Risk Assessments and Water Testing – Water testing is undertaken by separate labs.

Cleaning and Chlorination – Disinfection of new and refurbished portable and fixed water system.

Pre-Commission – use of small-bore multiport valves and high efficiency fan coil units.

Specialised Cleaning – Bespoke techniques are developed to meet the customers' requirements.

Our research tells us that most water treatment professionals have standard liability wordings in place. However, these often come with a specific exclusion for legionella and efficacy, which engineers and consultants aren't aware of and don't appreciate the effect these limitations have on their own exposure. This could leave many consultants at risk of being claimed against personally, should a claim arise.

There are very few specialist insurance products in the marketplace that can offer comprehensive cover against these liabilities. This is largely due to a lack of sector knowledge and understanding of the cover required by both insurance companies and those requiring it.

Following a significant amount of research into the water treatment industry, we have identified the key insurance requirements and developed a bespoke, exclusive insurance package to protect water treatment engineers, consultants and companies against the liabilities and risks faced within the industry.

Our insurance package can be tailored specifically to your needs to include the following insurance products:

- ▶ **Employers, Public and Product Liability**
- ▶ **Legionella Outbreak**
- ▶ **Efficacy**
- ▶ **Professional Indemnity**
- ▶ **Damage to items being worked upon**
- ▶ **Business Interruption**
- ▶ **Property – Buildings, Contents, Money and Glass**
- ▶ **Vehicle, Fleet and Goods in Transit**
- ▶ **Cyber**
- ▶ **Directors' and Officers' Liability**

“ **Our specialist product includes comprehensive cover against legionella and efficacy liabilities as standard.** ”

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