

Reich Insurance launches Water Treatment insurance product to plug gaps that could leave companies, engineers and consultants at risk

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Reich Group, an Independent, top 50 UK insurance broker, based in Manchester, today announces the launch of their new and bespoke insurance package that offers complete cover for those working in the water treatment industry.

In an ever-broadening sector and with strict legislation now placing the control and testing for legionella with the owner/operator, water treatment engineers and consultants are experiencing increasingly high demands to provide assurance that the relevant compliance is met.

As an already specialist insurance provider within the sector, Reich understands the water industry inside out and the processes involved, giving them the insight to fully assess risks and provide bespoke cover that is not generally available on a standard insurance policy.

Reich has carried out extensive research, highlighting that most water treatment professionals have standard liability wordings in place and that these often come with a specific exclusion for legionella and efficacy. This exclusion is often unknown to the engineer or consultant, leaving them in a vulnerable position should a claim be made against them.

There are limited insurance products in the marketplace that offer comprehensive cover against legionella and efficacy liabilities, largely due to a lack of sector knowledge and understanding of the cover required by both insurance companies and those requiring it.

The insurance package can be built specifically to the customer's needs, to include the following insurance covers:

- 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

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

- Legionella Risk Assessments and Water Testing
- Cleaning and Chlorination
- Pre-Commission
- Specialised Cleaning

Simon Taylor, CEO of Reich, commented, "As a leading independent insurance broker in the UK, we are constantly striving to develop new products that put our clients first, providing them with the specialist

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support and best possible protection. We see the water treatment sector as a growing but challenging area given the strict legislation, hence our desire to invest in building a tailored insurance offering."

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