

# Professional Indemnity Insurance guidelines

16 October 2025

## What Professional Indemnity Insurance covers

Professional Indemnity Insurance (PII) covers the Insured Firm (the firm), and all sole practitioners, partners, directors, members and employees, against claims of negligence or other civil liability arising from the firm's practice.

Whilst this is not an exhaustive list PII in most cases will not cover:

- employment tribunal awards
- outstanding salary
- trading debts arising from agreements to pay fees for services provided, unless it can be satisfied that the firm owed you a 'duty of care' to collect the monies
- distress and inconvenience unless this forms part of an award made by the Legal Ombudsman or other regulatory authority.

A firm is required to provide their PII details to a claimant, anyone who is or was insured under the firm's policy, or any other person with a legitimate interest. A claimant is typically a client of the firm who has made a claim of alleged negligence or other civil liability against the firm.

Download PII disclosure form

[\[https://upgrade.sra.org.uk/globalassets/documents/consumers/professional-indemnity-insurance-disclosure-form.pdf\]](https://upgrade.sra.org.uk/globalassets/documents/consumers/professional-indemnity-insurance-disclosure-form.pdf)

## How to obtain a firm's PII details

### (a) Where the firm has closed

If you believe a firm has closed then please complete and return the Professional Indemnity Insurance disclosure form.

We will consider if another firm is a successor practice to the closed firm. This may mean that the other firm's insurer is the one to whom your claim should be directed. If so, please refer to point (b), you will have to assert your claim and request the PII details from that other firm.

Where there is not a successor practice the PII policy in place when the firm closed will extend for a further 6 years, this 6-year period is known



as run-off cover.

Please note disclosure of PII details is not indicative of a claim being successful.

## **(b) Where the firm is open**

Where a request and a claim have been made asserting professional negligence or other civil liability, under [Rule 9.2 of the SRA Indemnity Insurance Rules](https://upgrade.sra.org.uk/solicitors/standards-regulations/indemnity-insurance-rules/) [https://upgrade.sra.org.uk/solicitors/standards-regulations/indemnity-insurance-rules/] a firm must provide their PII details when requested. Please allow up to seven working days for a response. If you do not receive a response to your request, please complete and return the Professional Indemnity Insurance Disclosure form. You should include a copy of your request for the firm's PII details, along with your letter of claim. We would expect to see the following points covered in your letter of claim:

- what the firm were instructed to do
- how you believe the firm failed to carry out the instructions
- the consequence of the firm's failure to carry out the instructions
- details of the financial loss you believe has been suffered as a result of the firm's failure
- what you are seeking by way of redress.

If we are satisfied that our criteria has been met, we will write to the firm to remind them of their obligations to provide their PII details to you. Should the firm raise issues with the SRA during this process then these will need to be considered.

We will write to you to confirm the deadline upon which you should receive the PII details from the firm. If you do not receive a response then please notify us [by email](https://upgrade.sra.org.uk/contactus/) [https://upgrade.sra.org.uk/contactus/], at this stage we will usually exercise our discretion and provide the firm's PII details to you. Please note writing to the firm or disclosure of a firm's PII details is not indicative of claim being successful.

Where a firm has not provided their PII details to you, following our letter to them, we will make a referral to our Assessment Centre.

## **What is a Successor Practice?**

A successor practice is another firm who has taken over responsibility under its own insurance for handling claims of a firm that has closed. The successor practice will only be responsible for those claims asserted after the firm's closure.

Where a firm does not wish to become a successor practice, the closing firm has the option to trigger its run-off cover under its own policy.

The SRA cannot provide a declaration or a ruling on whether a firm could be considered a successor practice as this depends upon the precise circumstances at the time the firm closed. However, we can provide a view, based upon the information we hold on our records.

## **The relevance of the date of claim**

PII operates on a 'claims made basis'. This means that responsibility for handling a claim lies with the insurer on risk when:

- at the time you assert the claim against the firm, or
- when the firm notifies its insurer of circumstances that may lead to a claim.

This means that it is not always straightforward which insurer should be dealing with your claim. Sometimes we will need to make enquiries with you, or the firm to try to ascertain who the correct insurer is.

## **Submitting the Professional Indemnity Insurance Disclosure form**

The quickest way of receiving a response to your request is to email your form to us. Alternatively, you can post your form.

[Contact details \[https://upgrade.sra.org.uk/contactus\]](https://upgrade.sra.org.uk/contactus) for submitting the form.

### **Timeframe**

We aim to respond to requests within 30 working days of receipt of your completed Professional Indemnity Insurance Disclosure form.

At this time, we will request further information if needed or we will make a decision as to whether you are entitled to the details or not in line with the SRA Indemnity Rules.

If you have any queries about whether a firm is still in operation, or for a copy of the form in another format, you may call or email our [Contact Centre \[https://upgrade.sra.org.uk/contactus\]](https://upgrade.sra.org.uk/contactus).