Professional Indemnity Insurance Scheme for SAIA and the regions

everything. insure

SOUTH AFRICAN INSTITUTE OF ARCHITECTS

APIGIS
Architectural
Professional Indemnity
Group Insurance Scheme

The Best
Digital Solution

Digital Onboarding

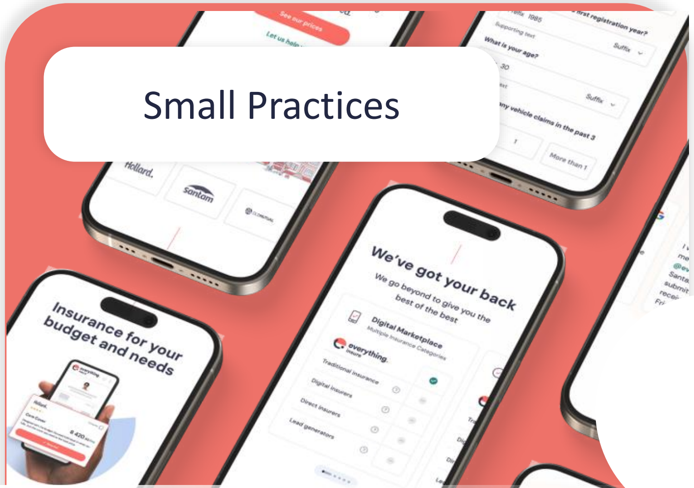
Fully **digital onboarding** process – quick, simple, and paperless

Minimal underwriting requirements

Underwritten by Lloyds.

LLOYD'S

Small Practices



Covers practices with **fewer than 10 employees / members**

All policy holders must be **SAIA members** and/or **members of the Regional Institutes**

&

Pricing Advantage

The competitive premiums have been provided for the scheme on a voluntary basis for the period **1 Sept 2026 – 31 Aug 2027 only.**

It is SAIA's intention to drive as much volume as possible within the next 12 months to ensure that the scheme achieves the required scale and that the current competitive rates can be maintained without increases.

PRODUCT DIFFERENTIATORS TAILORED FOR SAIA

For Individuals and Sole Proprietors

This is a voluntary scheme available to SAIA / regional members for the period **1 September 2026** to **31 August 2027**.
As a SAIA / regional member, you will have the option to obtain your Professional Indemnity cover through **Everything.Insure** at your own discretion.

A range of cover limits will be available, starting from a minimum limit of R2 000 000 allowing you to select the level of cover most appropriate for requirements. I.e., this product allows you to purchase more than just the R2m limit.

> **1. A-Rated International Insurer**

The policy is backed by a financially strong international insurer with an A-level credit rating for security and claims-paying ability.

> **2. International Coverage (excluding USA & Canada)**

Professional indemnity cover applies to claims arising anywhere in the world, excluding claims brought in or subject to the laws of the United States of America and Canada.

> **3. Run off cover included (5 yrs)**

Cover continues for eligible claims arising from past work after you have ceased practising or the policy has ended, subject to the policy terms.

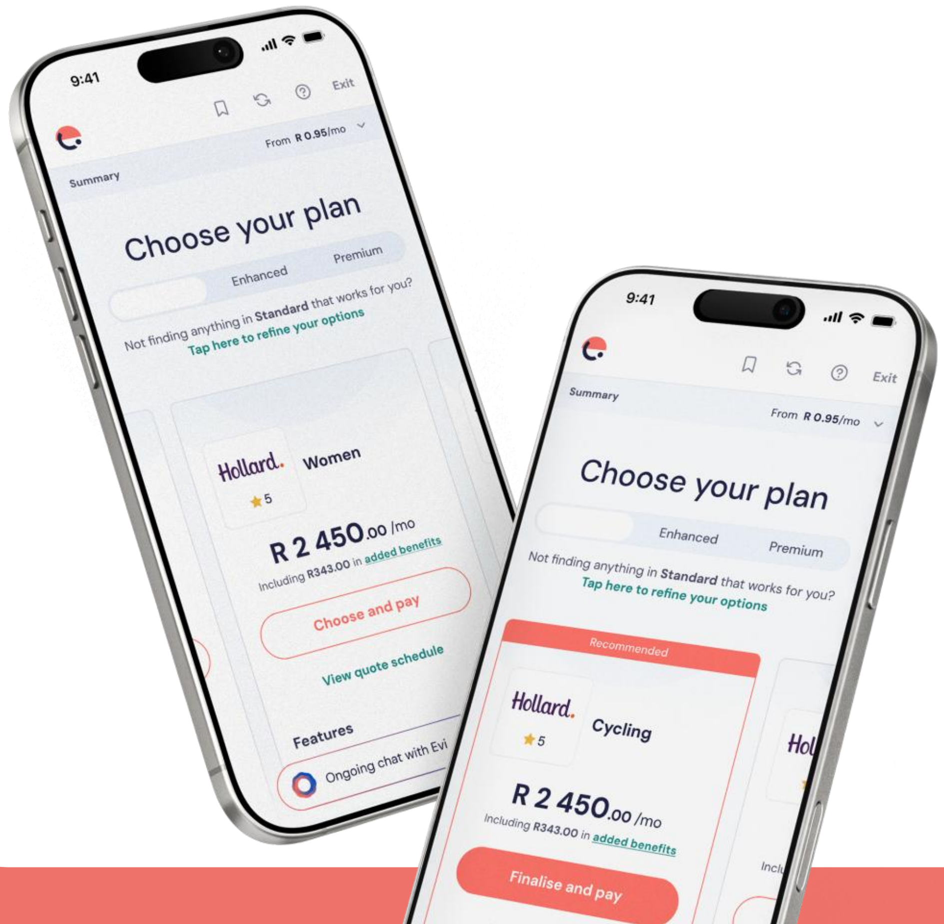
> **4. Reinstatement available**

The policy limit can be restored following a claim, providing continued protection for subsequent covered claims, subject to the policy terms.

Individual Primary Layer	Limit	Annual Premium	Excess
	R2 000 000	R1 590	R20 000

Beyond PI

Automatically included extensions: These extensions of cover are included in the primary layer of your Professional Indemnity coverage – at no additional premium.



Extensions	Limits	Excess
Legal Defence Costs	R250 000	R20 000
Claims preparation cost	R50 000	R20 000
General public liability	R5 000 000	R20 000
Business identity theft	R500 000	R20 000
Subcontracted duties	R2 000 000	R20 000
Employee dishonesty liability	R250 000	R20 000
Mitigation of loss	R2 000 000	R20 000
Defamation	R250 000	R20 000
Criminal. & statutory defense	R250 000	R20 000
Loss of documents	R250 000	R20 000
Fee recovery	R250 000	R20 000
Legal advice	R2 000 000	R20 000
Directors & officers' liability	R2 500 000	R20 000

You're a member of SAIA or one of the SAIA regions, you need to know how easy this process will be…

Start Date: 1 September 2026

1.

Regional Institutes will share their member list with Everything.Insure where consent has been given or where there is no objection by a member to share their information, specifically for the purpose and benefit of this scheme and cover made available to our members.

This list will include all necessary details and policyholder details to enable them to create each member's profile on the Everything.Insure marketplace.

2.

Each member will receive an e-mail from SAIA and/or the Regions about the partnership formed with Everything.Insure and the bespoke product solution that has been created.

As a SAIA or Regional member, you will have access to the following:

- **The bespoke Professional Indemnity product offering R2m cover with options for increased limits**.
- The full suite of marketplace products offered by Everything.Insure which includes Personal Lines Insurance, Pet, Funeral, GAP, Cyber and much more…

3.

Everything.Insure will send out an individual e-mail to each member, which will entail your login credentials and a link for you to complete your sign-up process for your R2m primary layer coverage for R1 590 per annum.

4.

It's that easy, the bulk of the work has been done behind the scenes and all you need to do is click on the link to go into your profile, complete the question flow and incept your policy online.

Once you have paid your premium, your policy schedule, certificate of cover and supporting documents will be available online for you to download.

APIGIS - Role players & relationships

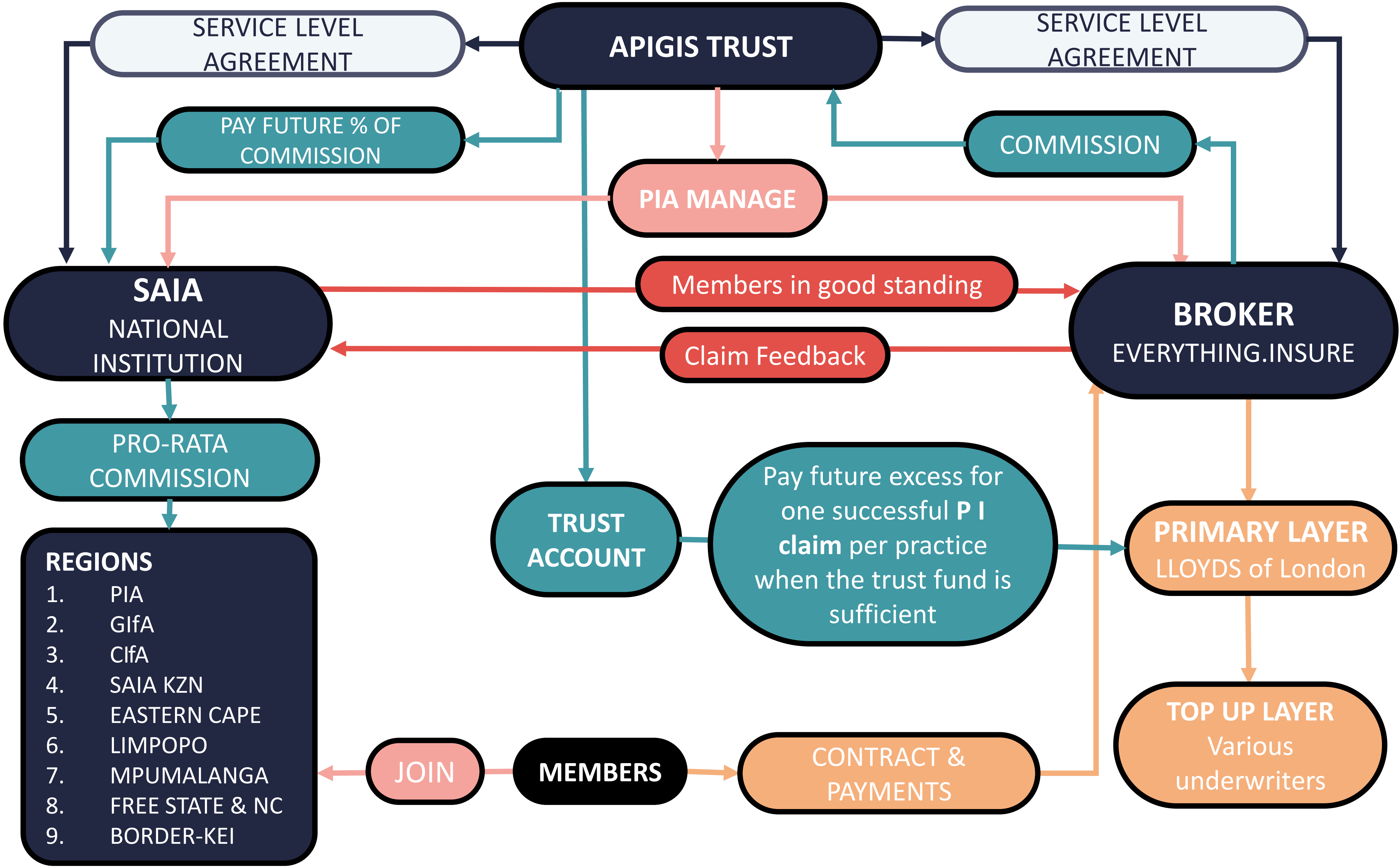
1. APIGIS is an independent body to link the PI industry to the SAIA and/or REGIONAL MEMBERS for best and competitive PI cover

2. SAIA and/or REGIONAL MEMBERS own the APIGIS scheme, not the INSTITUTE

3. Important to be a SAIA/ REGIONAL member in GOOD STANDING and sign a CLIENT-ARCHITECTS AGREEMENT to get APIGIS cover.

4. Money from commissions earned is kept in TRUST to pay future excess (ONE successful claim per Practice).

5. Historical share of commission is kept in TRUST for future distribution to the REGIONS after recon in proportion to the members in the scheme and health of the TRUST FUNDS.



Get in touch with your personal broker

Jessica Dos Santos

Email: jessica@everything.insure

Cell: 061 790 4306