Professional Indemnity Renewal Checklist 2026

AI, cyber and contract-risk review points for UK consultants, advisers, agencies, IT contractors and professional-services firms.

Business Insights	Insure24	July 2026

How to use this checklist

Use this before renewal, before signing a larger client contract, or when your firm changes services, technology, subcontractors or data handling. It is a practical broker-preparation document, not legal advice. Exact cover depends on policy wording, insurer appetite and the facts of your business.

1. Service and revenue profile

Review point	*Status / notes*
[ ] List every professional service line, not just the trading description.	
[ ] Split turnover by activity: advice, design, implementation, training, managed service, audit, project management or support.	
[ ] Flag new services added since last renewal and any work outside the UK.	
[ ] Record largest contracts, highest-fee clients and any unusually high reliance on one project.	

2. Contract and liability terms

Review point	*Status / notes*
[ ] Check each key contract for required PI limit, insurance evidence wording and policy-period obligations.	
[ ] Record liability caps: fees, multiple of fees, fixed amount, uncapped or linked to insurance limit.	
[ ] Check indemnities, consequential-loss wording, fitness-for-purpose promises and jurisdiction.	

Review point	Status / notes
[ ] Confirm whether the contract requires cyber insurance, public liability, employers liability or run-off cover.	

3. AI and technology controls

Review point	Status / notes
[ ] Document where generative AI, automated analysis, code assistants or client-facing tools are used.	
[ ] State whether AI outputs are checked by qualified staff before client reliance.	
[ ] Record whether client confidential data is entered into third-party AI or software systems.	
[ ] Keep evidence of approval, version control, file notes and human review.	

4. Cyber and data overlap

Review point	Status / notes
[ ] Map client data held, key platforms, third-party suppliers and access controls.	
[ ] Check whether cyber insurance and professional indemnity could both need notification after a mixed incident.	
[ ] Review MFA, backups, incident response plans, phishing controls and supplier access.	
[ ] Record any contractual security requirements or client audit obligations.	

5. Quality assurance and claims evidence

Review point	Status / notes
[ ] Keep complaints history, near misses, client disputes and lessons learned ready for renewal.	
[ ] Record peer review, sign-off, supervision, qualifications, training and scope-change processes.	
[ ] Prepare clean explanations for historic claims or circumstances.	
[ ] Check subcontractor contracts, insurance evidence and responsibility boundaries.	

6. Claims-made continuity

Review point	*Status / notes*
[ ] Confirm the retroactive date is correct and no continuity gap exists.	
[ ] Review known circumstances before changing insurer.	
[ ] Plan run-off cover if selling, closing, merging or changing the legal entity.	
[ ] Keep historic policy documents and notifications accessible.	

Broker preparation summary

Prepare these items before approaching renewal or quote comparison.

Item	*Ready?*
Current policy schedule, limit, excess, retroactive date and insurer	[ ]
Turnover split by activity and client sector	[ ]
Largest contracts and sample liability clauses	[ ]
AI-use summary and human review controls	[ ]
Cyber controls, incident plan and supplier access summary	[ ]
Subcontractor agreements and insurance evidence	[ ]
Claims, complaints, circumstances and near-miss notes	[ ]
Run-off or entity-change requirements	[ ]

Next step: Compare professional indemnity options or speak to Insure24 before signing contracts that change your liability exposure. https://www.insure24.co.uk/professional-indemnity-insurance/ | https://www.insure24.co.uk/apply/ | https://www.insure24.co.uk/contact-us/

Sources for the related Business Insight include the UK Government Cyber Security Breaches Survey 2025, Cyber Governance Code of Practice and AI Cyber Security Code of Practice. This checklist is general information for UK businesses and does not replace advice on specific policy wording or contract terms.