

# Professional Indemnity Insurance (PII) for CAAV Members

RICS - Artificial Intelligence & PII



**By no means commonplace at present but some members may have encountered additional questions posed by their Professional Indemnity (PI) Insurers on this subject at renewal, with the Insurer perhaps asking for brief examples of any Artificial Intelligence (AI) use and any internal guidelines that might be in place to cater for that.**

## RICS Requirements

Following on from the release of their 'Professional Standards' document, Practices must have:

- An internal AI policy in place
- Maintain a risk register
- Implement staff training
- Updated terms & conditions informing clients of their use of AI

## PII Implications

Insurers may have concern over the reliance on AI, whether that be the danger in accepting feedback or a misunderstanding of the assumptions and still utilising them.

We may see new questions within the proposal forms however, we suggest all Practices give thought as to how they plan to achieve the requirements set by the RICS are in place before the 9th March 2026 deadline.

Whilst this will require additional work for Practices looking to utilise AI, this information will be well received by insurers, specifically those Practices participating on the CAAV Members' Facility.

If you have any queries relating to the contents of this bulletin or anything further, please do not hesitate to contact one of the members of the team below:

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