

Program Highlights

ADA / FFHA / OSHA Supplemental Payments

This coverage provision provides supplemental payments (outside the Limit of Liability) of up to \$50,000 per Policy Period for reimbursement of legal fees for regulatory or administrative actions under the Americans with Disabilities Act (ADA), the Federal Fair Housing Act (FFHA) or the Occupational Safety and Health Act (OSHA).

Claim Expense Outside the Limit of Liability

Our standard policy includes Claim Expense within the policy limits. These expenses reduce and may exhaust the Limit of Liability available to pay damages. On the majority of accounts, we can offer Claim Expense outside the Limit of Liability for an additional premium of 15% of the annual policy premium. While other markets may appear to offer this type of coverage option, sometimes a separate limit applies to claim expenses. Our Claim Expense outside the Limit of Liability coverage option provides unlimited claim expenses.

First Dollar Defense Coverage

Our standard deductible provision requires the payment of the deductible for Claim Expense and Damage payments. On the majority of accounts, we can offer First Dollar Defense Coverage. With this coverage, the deductible only applies to Damage payments. This enhanced coverage option is available for an additional premium of 10% of the deductible.

Single Annual Aggregate Deductible

Our standard deductible provision is a Single Annual Aggregate deductible. Only one deductible applies during each Policy Period regardless of the number of claims reported. We are one of the only markets that offers this valuable coverage option.

Each Claim Deductible Endorsement

This alternative deductible option allows for a separate deductible to apply for each claim during the Policy Period versus the Single Annual Aggregate deductible that is standard in our policy. We can offer a 7.5% premium savings for accounts that select an Each Claim deductible provision.

Waiver of Subrogation

Many firms have clients that require this provision. We can add this enhanced coverage option by endorsement for no additional premium.

Extended Reporting Period (ERP) Options

- 12 months – 100% of the full annual premium
- 24 months – 150% of the full annual premium
- 36 months – 185% of the full annual premium
- 60 months – 250% of the full annual premium
- UNLIMITED – 300% of the full annual premium

Specific Project/Client Excess Limits of Liability

This is a valuable coverage option when a firm has a client that requires a Limit of Liability in excess of the current Limit of Liability carried. If a firm currently carries a \$1,000,000/\$1,000,000 Limit of Liability and a client requires a \$2,000,000/\$2,000,000 Limit of Liability, we can offer an endorsement providing the higher Limit of Liability. This higher Limit of Liability can apply to one specific project or all projects for one specific client.

Excess Limits of Liability

Our Excess liability coverage capabilities are designed to meet the increasing demand for higher limits required by project owners. We offer Full Excess, Project Specific Excess or Client Specific Excess limits up to \$5,000,000/\$5,000,000. The minimum attachment point is \$2,000,000/\$2,000,000 and the maximum attachment point is \$10,000,000/\$10,000,000. Our excess following form coverage is available on a surplus lines basis and is available countrywide except risks domiciled in Alaska are not eligible.

2 Year Policy Term Available to Qualifying Firms

A separate Limit of Liability applies to each policy year. Qualifying criteria for the optional 2 Year Policy term:

- Claims free for the past 5 years
- Annual billings of \$1,000,000 or below
- Policy limits at \$2,000,000 or below
- At least 3 years of prior professional liability coverage.

Loss Prevention Hotline

Loss prevention services are provided at no additional charge to our insureds. Services feature a toll-free hotline and email address for obtaining guidance from a nationally-recognized, and A.M. Best-recommended insurance law firm specializing in architects and engineers.

24/7 Claim Reporting Services

When a loss occurs, you want to make sure your customers' claims are settled quickly and fairly. Let us help. We not only have a team of skilled claim handlers, but a claim reporting system that will allow you to easily report claims as soon as they occur-either through the Web at scottsdaleins.com, via email at sicreportaloss@scottsdaleins.com, or by phone at 800-423-7675-any time, any day of the year. Our goal is to provide fast, fair claim service. Service you can trust. Service you can count on.

This is just a fact sheet. It does not replace or change the policy, which is the controlling document. Optional coverages may not be available to all applicants.