

Frequently Asked Questions (FAQ)

Q. Is your program admitted?

A. Coverage is available on an admitted basis for all states except for HI and LA, where coverage is written on a surplus lines basis.

Q. What is your target risk size?

A. Our target risk size is firms with gross annual billings of \$25,000 to \$4,000,000; however, we will consider firms with up to \$15,000,000 in gross annual billings.

Q. What limits can you offer?

A. We can offer limits up to \$5,000,000 / \$5,000,000 for most risks. Specific project excess and specific client excess limits are also available.

Q. Will you write project policies?

A. We do not write stand-alone project policies; however, we will provide specific client excess and specific project excess limits.

Q. Will you write firms involved with residential or condominium projects?

A. We generally try to avoid firms with a high percentage of residential and/or condominium projects. We can consider Architectural firms with up to 30% residential/condo projects and Civil Engineering firms with up to 50% residential/condo projects.

Q. Will you write Design/Build contractors?

A. We do write Design/Build contractors if the majority of design services are done by in-house, on-staff, licensed architects or engineers.

Q. What risks are outside your appetite?

A. Geotechnical/Soils Engineers; Construction Materials Testing; Firms involved with Product/Equipment design services; Firms involved with Oil & Gas or Fracking Projects; and Firms with a high percentage of Residential/Condominium/Apartment Projects – Above 30%

Q. How do I report a claim?

A. We have 24/7 claim reporting services. Call 1-800-423-7675 or go to www.scottsdaleins.com.

Q. Will you write a policy with a single annual aggregate deductible and first dollar defense?

A. Our standard policy form includes a single annual aggregate deductible provision and we also offer first dollar defense and defense costs outside the limit options.

Q. Is Pollution coverage available?

A. Pollution coverage includes E&O resulting in discharge, dispersal, seepage, migration, release or escape of pollutants in or on land, air or water. Pollutant Incident is also a defined term in our policy and the standard form contains no exclusion for mold, asbestos or pollution.

Q. Do you provide Innocent Insured coverage?

A. We do provide Innocent Insured coverage as the policy exclusion for dishonest, fraudulent, criminal malicious or intentional Wrongful Acts does not apply to Insureds who are not involved, if they notify the Carrier as soon as they are aware of it.

Q. Do you provide any claim/loss prevention services?

A. 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.

Q. How does the policy's Claims Repair Provision work?

A. After the Insured gives notice, if the Carrier chooses to incur claim expense to avoid damages resulting from the reported Wrongful Act or Pollutant Incident, the policy deductible is waived. However, the deductible will be applied if suit is filed, there is an arbitration or mediation hearing or if there are damages.

Q. Do you offer a mediation credit?

A. We do offer a mediation credit; if the Insured and the Carrier resolve a claim by mediation, the policy deductible will be reduced by 50% subject to a maximum reduction of \$25,000.

As always, the policy is the controlling document; this is just a general overview of features.

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