

Fact Sheet

Our professional liability protection is designed for firms with up to \$15,000,000 in Gross Annual Billings.

Sample Classes

- Architects
- Interior Designers
- Electrical Engineers
- Mechanical Engineers
- HVAC Engineers
- Structural Engineers
- Civil Engineers & Land Surveyors
- Other Design Consultants involved with the Building Industry

Coverage

Protection for wrongful acts in the performance of professional services as a licensed architect or engineer

- Supplemental payments up to \$500 per day for attendance at trial up to \$5,000
- No punitive damages exclusion
- No hammer clause
- Blanket joint venture coverage
- Leased employees coverage
- Innocent insured protection
- Disability and death ERP features
- Several pre-priced ERP options available
- 60-day mergers/acquisitions coverage
- Equity interest coverage up to 20%
- Incidental pollution liability

Limits

- \$250,000/\$250,000
- \$250,000/\$500,000
- \$500,000/\$500,000
- \$500,000/\$1,000,000
- \$1,000,000/\$1,000,000
- \$1,000,000/\$2,000,000
- \$2,000,000/\$2,000,000
- \$3,000,000/\$3,000,000

Minimum Policy Premium \$2,000

Higher limits up to \$5,000,000/\$5,000,000 available for most risks.

Features

- Backed by A.M. Best-rated A+XV paper
- Over 25 years experience crafting coverage for architects and engineers
- Available nationwide (except AK)
- Admitted, except Surplus Lines in HI and LA
- Worldwide coverage territory
- Claims-made and reported coverage form
- Duty to defend coverage trigger
- Minimum deductible starts at \$2,500
- Single annual aggregate deductible provision in standard form
- Optional first dollar defense and defense costs outside the limit
- Optional Two-Year Policy may be available

This is just a fact sheet. It does not replace or change the policy, which is the controlling document.