



ARCHITECTS AND ENGINEERS PROFESSIONAL LIABILITY

PROGRAM FEATURES

- A XV Rated Carrier
- Limits: \$5M
- MP: as low as \$1250 per \$1M limit (tiered by class)
- Admitted

CLASSES OF BUSINESS

- Architects & Engineers
Acoustical, Chemical, Civil, Communication, Electrical, Environmental, Fire Protection, HVAC, Landscape, Mechanical, Process, Structural, Value/ Quality
- Land Surveyors
- Interior Design
- Drafting/ CAD
- Expert Witness/ Forensic
- Laboratory Testing
- Construction Management – Agency
- Feasibility Studies
- Planning – Master/ Space/ Land
- Construction Inspection
- Hydrology / Geology

AVAILABLE BY ENDORSEMENT

- Aggregate Deductible
- First Dollar Defense
- Project Specific Excess
- Shared Claims Expense
- Pollution Endorsement
- Technology Services Endorsement
- Crisis Response Coverage Endorsement

COVERAGE FEATURES

- Worldwide Coverage
- Definition of Insured – includes the Named Insured's Interest in Joint Ventures, Contract, leased or Retired Personnel and Any Predecessor in Interest
- No Pollution Exclusion
- No Exclusion for Claims made by any Business Enterprise of which the Insured is 25% or less ownership
- 60 day mini-tail
- Mediation Provision – deductible obligation is reduced 50% for claims resolved through mediation within one year of claim made against the Insured
- Possible Claim Reporting Provision
- Risk Management Services
- Pro Bono professional services are covered
- No Asbestos exclusion
- Loss of Earning Reimbursement - \$400 per day/ \$7,500 aggregate
- Innocent Insured Coverage
- Punitive Damages are covered where permitted by law
- Broad coverage for Professional Services
- Waiver of Subrogation
- ADA, FHA, and OSA \$25K Defense Expense Sublimit Endorsement