

# ARCHITECTS AND ENGINEERS

## DESIGN FLAWS HAPPEN.

Architects and engineers are exposed to a myriad of potential allegations including: design flaws, inaccurate estimates, and overlooked items during inspections. Fortunately Business Risk Partners offers comprehensive coverage. Our customized A&E form, coupled with the financial strength of our partners, allows us to meet your clients' specific coverage needs.

## COVERAGE FEATURES

- **Full Bodily Injury/Property Damage Coverage:** Provides coverage in the event someone experiences bodily injury, damage to personal property or financial loss.
- **Deductible Credit for Mediated Claims:** Deductible obligation is reduced if a claim is resolved as a result of mediation.
- **Pollution and Mold Coverage Available:** Provides coverage for these exposures in the event any claim arises out of the professional services provided.
- **Duty to Defend Contract:** Offers the benefit of our carrier's litigation management expertise to eliminate the burden of managing the claim.
- **Personal Injury Coverage:** Provides libel/slander protection in the provision of services, particularly as it relates to web content.
- **Punitive Damages:** Covered in the event additional damages are awarded.
- **Administrative Proceedings Coverage:** Provides defense for administrative proceedings or investigations of professional misconduct.
- **Subpoena Compliance Coverage:** Provides legal costs coverage in the event an insured receives a subpoena without being party to the litigation.
- **E-Professional Services Coverage:** Provides coverage for claims resulting from covered professional services performed via the internet.
- **Witness and Attendance Expenses Coverage:** Reimbursement for expenses incurred by an insured at our request for cooperation in the defense of a claim.
- **Confidentiality Coverage:** Liability coverage in the event of a breach of your clients' private information.
- **Toll-Free Risk Management Hotline:** Offers your business two free hours annually of risk management advice, including contract review.
- **Automatic Sixty-Day Post Reporting Period:** Allows adequate time to report claims to the carrier.
- **Definition of Claim:** Any written demand triggers coverage, putting counsel in place early in a dispute.
- **First Party Privacy Breach:** Provides a sublimit of coverage in the event of a privacy breach to cover notification costs.

## REAL LIFE EXPOSURES

An interior design firm failed to properly design and install a custom-built storage armoire for a client. The original measurements taken of the space intended for the armoire did not account for a sloped ceiling. The furniture manufacturer built the piece according to the measurements. As a result, the armoire could not be properly installed and had to be returned to the furniture manufacturer for corrections. Due to the inaccurate measurements taken by the design firm, 10 inches had to be removed from the storage armoire in order to fit the space, in addition to the refinishing and repainting of the armoire.

*Putting risk in its place*



BusinessRisk  
PARTNERS



**PLEASE NOTE:** This is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.

## Snap Shot

**Product:** Professional Liability

**Target:** Over 30 classes of Architects and Engineers including: architects, civil engineers, land surveyors, structural engineers, electrical engineers, interior designers, traffic engineers, and LEED consultants.

**Capacity:** \$3mm Primary and Excess  
Available in all 50 states.

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