

# ARCHITECTS & ENGINEERS

## AT A GLANCE

**Product:** Professional Liability (No GL)

**Capacity:** Up to \$2 Million\*  
\*Depending on risk.

**Primary and Excess**

**Non Admitted**

**Not available in:** AK, HI, LA, WV

Target Classes	Acceptable Classes*
Acoustical Engineer	Architectural Residential
Agricultural Engineer	Civil Engineer
Drafting	Construction Management
Structural Engineer	Commercial and Industrial Designers
Feasibility Studies	Commissioning
Heating, Vent, Air Condition	Communications Engineer
Interior Design	Computer Hardware Engineer
Landscape Architecture	Electrical Engineer
Land Surveying	Fire Suppression
Mechanical Engineer	Forensic Engineer
Project Management	Illumination Engineer
Specialty Design Consultant	Industrial Engineer
Environmental Engineer (Phase 1 Only)	LEED Certification

\*Not a complete list

No Appetite*
Golf Course Designers
Safety Engineers
Asbestos Consultants
At-Risk Construction Management
Utility Locater
Biomedical Engineers
Medical Device Design
Chemical Engineers
Manufacturing
Naval Architect/Engineer
Lead Consultants
Marine Engineer
Demolition Design

\*Not a complete list

## COVERAGE HIGHLIGHTS

- ▶ **First Dollar Defense Deductible Available:**  
Defense costs payments beginning with the "first dollar", even if no indemnity payments are made in conjunction with a claim.
- ▶ **Pollution and Mold Coverage Available:**  
Provides coverage for these exposures in the event any claim arises out of the professional services provided.
- ▶ **Independent Contractors Extension:**  
Protection from errors made by contracted persons working on your behalf.
- ▶ **Multi-Year ERP Available:**  
Optional coverage extension that gives the Insured an additional period of time within which to report claims to the Insurer arising from prior wrongful acts.
- ▶ **Defense Outside the Limit:**  
Additional limited allocated to defense costs.
- ▶ **Punitive Damages:**  
Covered in the event additional damages are awarded.
- ▶ **Aggregate Deductible Available:**  
Caps the Insured's out of pocket expense.

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.



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