



PROGRAM OVERVIEW

Architects & Engineers



Program Highlights

- A+ (Superior) by A.M. Best and A+ (Strong) by S&P
- · Quick response time
- Limits up to \$10M
- · All revenues considered
- Primary and Excess Quotes
- · National and Admitted Program

Target Markets

- Architects
- Engineers including, but not limited to civil, electrical, structural, mechanical, & geotechnical
- · Land surveyors
- Landscape architects
- Architect Planning
- Interior Design & Graphics
- Traffic Engineering

Multi-Year Options

- Several multi-year policy options:
 - Two-year policy with reinstating limits at the anniversary of the effective date
 - Express 24 A two-year policy with aggregate limits for entire policy period

Project Limits & Deductible Options

- Per Project Primary Limits coverage up to \$1 million
- Four deductible options
 - Three times aggregate deductible
 - Share cost of defense (80/20)
 - Split cost of defense (50/50)
 - First dollar defense

Coverage Available

- · Primary & excess available
- Limits of Liability up to \$10 million per claim, \$10 million aggregate
- 15% rating credit for participation in a Berkley DP risk management education session
- Up to 25% premium credit for utilization of Limitation of Liability clauses in contracts
- Cyber security breach response reimbursement up to \$250,000
- Crisis management/public relations event coverage up to \$30,000
- Coverage for contractually assumed obligation to reimburse cost of defense, after adjudication, using principals of comparative fault

- · Contractor's pollution liability coverage
- Automatic 90-day coverage for newly acquired entities
- Mediation deductible credit up to \$15,000
- Risk management deductible credit up to \$25,000
- · Waiver of subrogation if included in written agreement
- First Claim Deductible Credit:
 - 25% up to \$40,000 if the first claim is reported more than two years after the knowledge date
 - 50% up to \$40,000 if the first claim is reported more than three years after the knowledge date

Please note this is not a complete list of all the industries we can consider. If you have any questions, contact: