

Design Professionals Professional Liability Coverage

We offer competitive professional liability coverage for most design professionals and project types. The following are some of our coverage highlights. Please refer to the policy form for full details.

Standard coverage under the policy

Bodily injury, property damage and financial loss covered to full policy limits. No exclusion or sublimit on bodily injury, property damage or financial loss

Subpoena assistance and pre-claims reporting providing up to \$5K additional limits, not subject to deductible, to assist with subpoena response.

Contingent and contractors pollution coverage for pollution events arising out of your professional services. This includes any drilling, excavation, sampling or construction activities necessary to performing your professional services

Joint venture participation coverage covering the Insured's professional services when performed as a joint venture partner. Does not cover the joint venture itself

Coverage Enhancements

- Client's and owner's vicarious additional insured
- First dollar defense
- Personal injury coverage
- Rectification coverage
- Notice of cancellation

Standard exclusions under the policy

Employment related matters including any claims brought by employees and any claims brought under any workers compensation, discrimination, unemployment and/or state specific labor laws and statutes.

Copyright, patent, trademark and any other intellectual property and infringement related matters

Construction workmanship, installation and fabrication when such work is performed by the Insured and/or any affiliated entity with more than 25% ownership of the Insured

Product design, manufacture, fabrication, sale or distribution for multiple sales or mass distribution

We Cover:

- Architects
- Civil Engineers
- Construction Managers
- Electrical Engineers
- Interior Designers
- Land Surveyors
- Landscape Architects
- Mechanical Engineers
- Technical Consultants

Program Summary:

- Small design firms up to \$1M in annual revenue
- 6 month and 12 month policy terms
- \$500K, \$1M and \$2M limits options
- Premiums starting at \$400

Excluded Project Types:

- Amusement/water park rides
- Aviation and naval projects
- Blast or bored tunnels
- Bridges
- Condo/HOA projects > 25 Units
- Dams, levees, wharves
- High rise buildings > 12 stories
- Homes > \$3M in hard costs
- Mines and quarries
- Nuclear projects
- Offshore projects
- Prototype projects
- Professional sports stadiums
- Stand alone parking structures

*Project exclusions do not apply to land surveying, interior design, landscape architecture and consulting work that is not part of building structures