

Available Products

Architects & Engineers Professional Liability Insurance

AI Risk ProgramConnectSM enables you to quickly quote and bind Architects & Engineers Professional Liability Insurance from an insurer with highly-rated financial strength. Underwritten for small and mid-sized design firms of virtually any type, our broad coverage is rich in features that protect against financial loss and even help design professionals to prevent costly claims.

Policy-At-A-Glance

Architects & Engineers Professional Liability Insurance provides expansive, worldwide coverage for architects and engineering firms, their employees in claims arising from allegations of errors, omissions or wrongful acts related to services they provide or services rendered by others for which they are legally liable. Complimentary risk management services connect insureds with attorneys who specialize in reviewing contracts and providing counsel to control issues that could snowball into costly lawsuits.

Other program highlights include:

- A broad definition of insured, encompassing joint ventures and contracted/leased or retired personnel
- Far-reaching coverage for professional services, including agency construction management and design/build as well as fee-based and pro bono services

Highlights

- No exclusions for:
 - Pollution claims arising out of professional services
 - Claims made by any business enterprise in which the insured has a twenty-five percent or less ownership stake
 - Asbestos
 - Separately insured projects
 - Failure to detect faulty workmanship performed by a subcontractor of the insured
- Automatic 60-day “mini-tail” for reporting claims
- Mediation provision: Deductible is reduced by half (up to \$15,000) when a claim is resolved through mediation
- The ability to report potential claims
- Coverage for punitive damages arising from libel or slander claims¹
- Loss of earnings reimbursement
- Innocent insured provision keeps coverage in force for innocent individuals when a claim arises from an intentional act
- Express warranty and guarantee exclusion does not apply if liability would have attached in the absence of an express warranty or guarantee

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¹ Where permitted by law.



ProgramConnect, the web-enabled quoting and binding system created by AI RiskSM, will make your job easier and your business more productive.

AI Risk is a Division of the member companies of the Risk Specialists Companies, Inc. Through these companies, AI Risk is one of the largest underwriters of program business in the United States.

**To learn more, visit
www.airisk.com or email us
at airisk@aig.com.**

AI Risk  **ProgramConnectSM**

www.airisk.com



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Eligible Classes

Coverage is available for a wide range of small and mid-sized architecture and engineering firms, generating up to \$3,000,000 in annual professional billings, including those involved in:

- Acoustical engineering
- Agricultural engineering
- Architecture
- Audio-visual engineering
- Building design
- Civil engineering
- Communication engineering
- Construction material testing
- Agency construction management
- Design/build
- Electrical engineering
- Forensic engineering
- Graphic design
- HVAC engineering
- Interior design
- Landscape architecture
- Land surveying
- Mechanical engineering
- Photogrammetry
- Process engineering
- Project management
- Space planning
- Structural engineering
- Telecommunication engineering

Enhancements

Coverage can be expanded to include:

- Defense costs from first dollar, so defense costs do not erode policy deductible
- Shared defense expenses, allocating defense costs between the insured and insurer from dollar one
- Coverage for discrimination, wrongful termination and sexual harassment claims—subject to a separate \$100,000 limit

Premiums/Limits

- Minimum premium: \$3,000 - \$12,500 for limits up to \$1 million, depending on the coverages selected and classification of risk
- Limits up to \$5 million are available

Underwriting Requirements

- Financial information required on all new business risks—*D&B acceptable*
- Complete premium history for the past three years and loss history for the past ten years



Coverage described in this material may not be available in all states. The product descriptions are not a complete description of all terms, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy form itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.