

Insurance solutions for architectural and engineering professionals





The complexity that architects and engineers face in doing business today is enormous. No project runs exactly as planned. Consider the documentation – plans, specifications, contracts and change orders – required for even a single project. Then factor in the length of time from initial design to project completion, the number of contractors and subcontractors involved and the merging lines of responsibility between design firms and contractors.

The liabilities faced by architects and engineers have never been greater. Expanding theories of liability and the ever-increasing expectations of many clients only add to the exposures that architects and engineers face.

The satisfaction and fulfillment of a lifetime of work can be swept away by one claim without the right insurance protection – protection that can help shelter a high-performing firm from a disastrous shock to its bottom line.

At Zurich, you'll find first-class insurance coverage that protects firms against losses from professional liability. This protection is backed by a level of technical knowledge and financial strength that few insurers can equal.

Building on experience

Few insurers have any experience in the professional liability market. Zurich has invested the time to build the base of in-house knowledge that allows Zurich to combine insurance acumen with the skills of design professionals, underwriters, attorneys, and risk-management specialists who understand your business and the risks involved. Zurich underwriters leverage those insights to provide a reliable insurance program that targets the proper balance between cost and risk.

Zurich underwriters have worked with agents and their design professional clients for many years. They understand the types of risks that different A&E firms face from planning and design through project completion. Their specialization means Zurich's underwriters can design a professional liability program that reflects a firm's unique risk profile.

Zurich understands the importance of servicing accounts throughout the year and on the client's schedule. Claims counsel is available to assist you with potential incidents even before an actual claim arises. Zurich's risk management professionals will review your prospective contracts for insurability concerns. Throughout the year, Zurich underwriters discuss accounts with our claims and risk-management specialists to ensure that we understand how your firm manages risk.

Coverage designed to fit your risk

Zurich's A&E professional liability policy provides coverage that can be customized to your firm's design professional activities. Coverage can be tailored to fit your firm's unique coverage requirements, with liability limits up to \$10 million.

In addition to professional liability coverage, Zurich has multi-line capabilities. Our underwriting specialists can work with you to design an insurance program that covers many of your insurance needs, including auto, workers' compensation, general liability and excess or umbrella exposures. Zurich's range of product offerings is supported by a high level of service from underwriting to risk management to claims settlement.

Zurich's seasoned E&O claims professionals are specialists in handling situations and claims unique to architects and engineers. We assign one claims professional to become familiar with each customer's needs.

Risk management hard-wired for prevention

Identifying emerging, potentially catastrophic professional liability exposures requires a diverse team of professionals. Zurich's in-house risk management team has a broad range of experience in the design professions and more.

Zurich's risk management services can help your firm reduce or avoid losses, which helps to reduce premiums.

Zurich offers reviews of contracts to determine where potential liabilities exist and identify potential insurability concerns. We work with you to steer clear of vague or misleading contract provisions that could lead to costly claims that damage your balance sheet, your reputation and your business.

At Zurich you'll find the resources and information to stay abreast of emerging issues through our quarterly A&E newsletter that includes noteworthy changes in the law as well as a discussion of timely issues.

Additional risk management services include:

- Training and seminars related to:
 - risk management and loss prevention
 - claims and loss trends
 - contract risk management
 - government contracts and issues in the privatization market
- A&E Risk Management Guide
- Preclaims assistance services

Commitment grounded in financial strength

In the long run an insurer's protection is only as good as its financial strength. Projects may span a decade or more or only several months, but their liabilities can last the firm's lifetime. Firms need the protection of an insurer that has the staying power of Zurich.

Our financial strength also gives us the ability to weather business cycles that have driven others from the market. This commitment provides our clients the assurance they need to take on projects that present new and challenging opportunities.

Few insurers can match Zurich's knowledge, financial strength and commitment to the A&E liability market on all fronts. After 15 years, it's the reason Zurich remains your reliable carrier for design professional's liability.



For more
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