

# Architect's and Engineer's (A&E) Professional Liability

## What if architects and engineers could protect themselves from a broad range of professional liability exposures?

Zurich offers professional liability insurance to protect design firms who provide predominantly architectural and engineering services to the construction industry. Our customers are covered for losses arising out of their negligent performance of professional services, whether direct or incidental.

### Targeted customer profile

Zurich tailors A&E coverage to meet the needs of mid-sized and large customers with annual fees in excess of \$50 million and specialize in the following project types:

- General commercial buildings of all types
- Roads and highways or any transit project
- Rail, light rail, subways, monorails and others
- Bridges, tunnels, dams, ports, harbors and piers
- Water, wastewater and other water treatment systems
- Airports and any other infrastructure work or improvements
- Traditional or alternative power/industrial projects

### Coverage features

Coverage is provided for the professional services of an engineer, architect or program manager. This includes liability in connection with a joint venture or a design/build project. Additional features include:

- Contractor's Pollution Liability (CPL) including optional Mold Liability
- Liability in conjunction with a wide range of technology exposures including Building Information Modeling-related (BIM) activities
- Enhanced policy meets the needs of multinational firms; local policies can be issued in over 120 countries, covering claims worldwide
- Admitted in all 50 states
- Over 18 continuous years of insuring design firms

Policies are typically written on a practice/annual basis; project-specific policies are also available for purchasers of an annual corporate program.

### Program options

- Intermediate and large deductibles
- Customized limits and sublimits based on customer's risk appetite
- Limits of liability for practice and project programs up to \$30 million

## Risk engineering and claims services\*

- Risk engineers with experience in managing construction industry risks and personnel who focus on mitigating professional liability exposures
- Contract review as requested
- Dedicated construction claims professionals capable of addressing unique and complex claims
- Pre-claims assistance
- Management and control of litigated claims through selection of qualified counsel

## Why Zurich

- Leadership and influence through active participation in key construction and insurance industry associations
- Professionals who specialize in the industry and understand the technical and operational aspects of architects and engineers
- Creative solutions aimed to reduce customer's cost of risk while enhancing their profitability
- Innovative coverage policies and extensions that address industry-specific needs
- Customized programs that fit the unique risk appetite and coverage needs of the customer
- Integrated underwriting, risk engineering and claim account teams
- Domestic and global coverage capabilities
- Zurich's financial strength, which is rated "A" (Excellent) by A.M. Best and "A+" (Strong) by Standard & Poor's

### Zurich

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ISO 9001:2000

Quality-Assured Solutions Provider

\* Risk engineering and claims services are provided by Zurich Services Corporation.

This is intended as a general description of certain types of risk engineering services available to qualified customers through Zurich Services Corporation. Zurich Services Corporation does not guarantee particular outcomes and there may be conditions on your premises or within your organization which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to assess your changing risk environment.

Small business owners are responsible for the loss control activities at their company. Zurich offers risk engineering solutions – comprised of tools, reports and information from literally millions of past claims from nearly every industry segment – that can help small businesses minimize and better control losses and improve their bottom line.

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## For more information

For more information on architect's and engineer's professional liability insurance, please contact your broker or Zurich's regional executive. You may also visit [www.zurichna.com](http://www.zurichna.com) or contact the customer inquiry center at 800-382-2150.