



# Architects, Engineers, Surveyors, Consultants & Construction

**Tokio Marine HCC – Cyber & Professional Lines Group** is one of the nation's leading insurers of design and consulting professionals. Design professionals face potential liabilities that place them at considerable financial risk because of the type and quality of services they deliver to their clients. Architects and engineers professional liability insurance provides coverage for allegations of negligence against firms in their performance of professional services in disciplines such as architecture, engineering, surveying and construction management. Our coverage protects professional firms against claims made by third parties and is supported by responsive claims handling.

*Coverage is offered on a claims made and reported, duty to defend policy form with flexible limit options up to \$5,000,000. Our Carriers are rated "A+ (Strong)" by Standard and Poor's and "A++ XV (Superior)" by A.M. Best Company.*

## Architects, Engineers, Surveyors, Consultants & Construction Managers Professional Liability

- Broad definition of professional services
- Pollution Legal Incident Liability
- Network Security and Privacy Liability Coverage (Optional)
- Design / Build Coverage
- Supplemental Coverages
  - Disciplinary Proceedings
  - ADA, FFHA and OSHA Proceedings
  - Expense Reimbursement

- Innocent Insured Coverage
- Mediation Deductible Credit
- Project Policy Excess Coverage
- Spousal and Domestic Partner Coverage
- Equity Interest Coverage

The policy will respond to claims brought by an entity where the insured or the insured's spouse has less than 49 percent ownership interest.

- Waiver of Subrogation Coverage
- Contract, Temporary or Leased Personnel Coverage

- Joint Venture Coverage
- Worldwide Coverage

The policy provides worldwide coverage provided suit is brought and maintained in the U.S., its possessions or territories, or Canada. Indemnification for defense costs in other countries can be considered on a case by case basis.

- Optional Extended Reporting Periods
  - 12 months at 100%
  - 24 months at 150%
  - 36 months at 185%
- Circumstance Reporting
- Risk Management and Pre-Claims Assistance available

## Target Class of Business

- Architects
- Civil Engineers
- Construction Managers
- Electrical Engineers
- Environmental Engineers
- Fire Protection
- Forensic Experts/Consultants
- Geotechnical Engineers
- HVAC Engineers
- Hydrological Engineers
- Interior Designers
- Land Surveyors
- Landscape Architects
- Lighting Engineers
- Mechanical Engineers
- Structural Engineers
- Testing Laboratories
- Inspection Firms

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