

Architects & Engineers Primary Liability Coverage



COVERAGE HIGHLIGHTS

- Professional Liability
- Pollution Liability
- Contingent Bodily Injury/Property Damage
- Broad Professional Services Definition
- Broad Technology Coverage
- Wrongful Act includes Personal Injury
- Third Party Cyber Liability
- First Party Cyber & Funds Transfer Coverage available

TARGET CLASSES

- Design Professionals
- Engineering Professionals
- Design/Build Professionals
- Prototype and Specialty Product Designers
- Hard-to-place Areas of Practice
- Hard-to-place Areas of Projects
- Construction Management Firms
- Project Management Firms

RESTRICTED CLASSES

- Project Specific Policies

TARGET RISKS

- Revenues of \$250,000 to \$500,000,000
- 3 or more professionals on staff
- + Willing to consider lower based on specialization, experience, and risk hygiene

LIMITS

\$5,000,000

Target Minimum Premium of \$10,000

COVERAGE ADVANTAGES

- Blanket Waiver of Subrogation
- Protective Indemnity Coverage
- Drone Liability Coverage
- Punitive and Exemplary Damages within definition of damages, where insurable by law
- True Worldwide Coverage
- Paper is AM Best Financial Strength Rating of A+ (Superior), a Financial Size Category of XV (stable outlook)
- Experienced in-house claims handling

BUSINESS LEADER

Mike Sacco

SVP, Head of A&E and West Region Leader

mike.sacco@falconriskservices.com

415.260.1446



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