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## **Hiscox Professional Liability Portfolio - Architects, Engineers and Construction Managers Professional Liability Insurance**

Hiscox's Architects, Engineers and Construction Managers Professional Liability Insurance offers optimal protection to professionals ranging from sole practitioners to large engineering and design/build firms. Coverage can be tailored to suit a policyholder's individual needs. Hiscox's team of knowledgeable and experienced underwriters will work to address and alleviate client concerns, allowing professionals to focus on their core business.



# Hiscox Professional Liability Portfolio - Architects, Engineers and Construction Managers Professional Liability Insurance

## Why Hiscox?

- Coverage is available on admitted paper in various states through Hiscox Insurance Company Inc., which is rated A (Excellent)\* by A.M. Best. Coverage is also available on surplus lines paper
- Exceptional customer service from specialist underwriters that understand the legal exposures of architects, engineers and construction managers
- Flexible underwriting
- Proactive problem solving philosophy
- Competitive premiums and retentions
- Responsive claims management
- Free risk management and loss prevention services consisting of initial consultation and up to one hour of legal services
- Contract review
- Distribution - through wholesale brokers

## Coverage highlights

- Bodily injury explicitly covered where directly arising from performance of professional services, up to full limits
- Property damage explicitly covered where directly arising from performance of professional services, up to full limits
- Pollution explicitly covered where directly arising from performance of professional services, up to full limits
- Defense of licensing proceedings and subpoena assistance - sublimit included as coverage enhancement, outside of limits
- Punitive damages specifically included in definition of 'damages', where insurable by most favorable applicable jurisdiction, up to full limits
- Personal injury expanded to cover 'personal and advertising injury'
- Payment of claimant's attorney fees explicitly covered as 'damages'
- Supplemental payments up to \$250 per day, up to \$10,000 per claim, outside of limits
- Up to \$50K in pre-claim assistance, outside of limits
- Independent contractors specifically included in definition of 'insured'
- Mold explicitly covered with sublimit or full limits
- FHA/OSHA/ADA regulatory coverage up to \$25K
- No asbestos exclusion for design professionals, construction managers and developers
- Third-party discrimination explicitly covered up to full limits
- Deductible credit included in base form

## Additional coverage available

- Enhanced technology including coverage for building information modelling services (BIM)
- Cost of defense options: first dollar defense, additional defense costs, aggregate deductible
- Specially tailored limit options for firms with small revenues (less than \$100,000 annually)
- General Liability coverage (for certain professionals)
- Follow-form excess coverage

## Who we cover

- Licensed architects • Licensed engineers, including but not limited to civil, electrical, environmental, industrial and mechanical engineers
- Professionals performing drafting services whose work is certified by a licensed architect/engineer • Construction/project managers • Design/build firms • General contractors • Specialty contractors • Real estate developers • 'Green building' designers and contractors
- HVAC consultants • Interior designers • Land surveyors • Landscape architects • Mortgage field surveyors

## Contact information

Insurance brokers are welcome to contact us.  
Two ways to find your regional contact:

### [hiscoxbroker.com/contact-us/](http://hiscoxbroker.com/contact-us/)

<b>Northeast:</b>	646 452 2353
<b>Southeast:</b>	404 410 2800
<b>Midwest:</b>	312 380 5555
<b>Northwest:</b>	415 814 1455
<b>Southwest:</b>	213 412 1210

## About Hiscox in the US

Hiscox, the international specialist insurer, is headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). There are three main underwriting parts of the Group - Hiscox London Market, Hiscox UK and Europe and Hiscox International. Hiscox International includes operations in Bermuda, Guernsey and the USA. Hiscox Syndicates Ltd is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The ability of syndicates at Lloyd's to do business in the USA, and its territories, is restricted as they are not US-based insurers. Hiscox Underwriting Ltd and Hiscox ASM Limited are authorized and regulated by the Financial Conduct Authority.

Hiscox Inc., a Delaware corporation headquartered in New York, d/b/a Hiscox Insurance Agency in CA, is a licensed insurance intermediary for admitted and surplus lines business. Hiscox Inc. underwrites on behalf of, and places business with, Hiscox Insurance Company Inc., other domestic insurers, and syndicates at Lloyd's ([www.lloyds.com](http://www.lloyds.com)). Hiscox Insurance Company Inc. (NAIC Number 10200) is a Chicago, IL domiciled insurer, which is admitted or licensed to do business in all 50 states and the District of Columbia.

Inquiries as to insurance or other products or services should be directed to an insurance agent or broker licensed to conduct business in the relevant US state. For further information about an insurer's ability to do business in the USA and US territories please contact a licensed agent or broker for advice.

This communication provides general information on Hiscox's products and services only and is not intended to be, and does not constitute, a solicitation of business by syndicates at Lloyd's from or in respect of the USA or US territories. Coverages are subject to underwriting and may not be available in all states. The information contained herein is not a part of an insurance policy, and may not be used to modify any insurance policy that might be issued. In the event the actual policy forms are inconsistent with any information provided herein, the language of the policy forms shall govern.

\*A.M. Best rating as of December 5, 2013.

