



Appetite and Classes Available for Instant Quoting:

Markel Insurance Company – Admitted Architects and Engineers Professional Liability:

Up to \$1M in revenues and up to \$2M in limits

- ✓ Architects
- ✓ Building Designers
- ✓ Civil Engineers
- ✓ Construction Managers
- ✓ Drafting, CAD, BIM
- ✓ Electrical Engineers
- ✓ Environmental Consultants
- ✓ Interior Designers
- ✓ Landscape Architects
- ✓ Land Surveyors
- ✓ Mechanical Engineers
- ✓ Other Design – Lighting, AV, Acoustics, Expert Witness and more!

Hanover Insurance Company – Admitted Small Business Advantage Miscellaneous Professional Liability:

Up to \$500K in revenues and up to \$1M in limits

- ✓ Arbitrators and Mediators
 - ✓ Auctioneers
 - ✓ Administrative Assistants
 - ✓ Bookkeepers
 - ✓ Call Centers and Call Services
 - ✓ Claims Adjusters
 - ✓ Event and Meeting Planners
 - ✓ Market Researcher
 - ✓ Translators/Transcribers
 - ✓ Travel Agents
 - ✓ Tax Preparers
 - ✓ Test Administrators
 - ✓ Tutors
 - ✓ and more!
- ✓ Consultants
 - Management
 - Human Resources
 - Education and Training
 - Nonprofit
 - Telecommunications
 - Energy Efficiency
 - ✓ Advertising, Creatives
 - Advertising/Marketing
 - Content Creators
 - Digital Marketing
 - Graphic Design
 - Photographers

Miscellaneous Professional Liability Coverage

Competitive professional liability coverage and instant quoting and binding for over 40 professional classes.

Program qualification:

- Small firms with up to \$500K in annual revenue (\$250K in CA and WA).
- \$250K, \$500K and \$1M limits options
- Premiums starting at \$300
- Admitted offering 46 states. Not available in AK, HI, NV and VA.

Standard coverage under the policy

Please refer to the full policy form for details

Covers damages owed to third parties due to errors in the Insured's work.

Financial loss only. Policy does not cover bodily injury or property damage.

Provides defense and covers defense cost. Policy will take on legal defense in the event of a claim alleging errors or omissions in your work.

Personal injury coverage. Policy will also cover claims against you for defamation, libel, slander and false imprisonment that arise from your professional services.

Pre-claims assistance. At the carrier's sole option, the policy may provide pre-claims assistance on notified matters that may otherwise lead to a professional liability claim.

Disciplinary proceedings and expenses. Policy will pay up to \$10K in defense expense in any disciplinary proceeding. This includes up to \$250 per day for salary expense of employees attending such proceedings.

Standard exclusions under the policy

Bodily injury and property damage.

Intellectual property, copyright, patent, trademark and any other infringement related matters are excluded under the policy. Full limits carve back for classes under Advertising, Creatives and Contents.

Pollution and Mold.

Misappropriation of funds and false pretenses, including comingling or improper use of funds, funds transfer fraud, social engineering, phishing etc are excluded under the policy.

Specifically excluded professional services include: accounting, actuary, architecture and engineering, healthcare or medicine, insurance agencies, investment advisors, lawyers, mortgage banking and brokers, property developers.

Eligible Classes

Advertising and Creative*

- Ad/Marketing Agency
- Content Creators
- Digital Marketing
- Graphic Design
- Photographers

Arbitrators and Mediators*

Auctioneers

Administrative Assistants

Beauticians

Bookkeepers*

Call Centers

Claims Adjusters

Consultants*

- Management/Strategy
- Human Resources
- Education Training
- Energy Efficiency
- Telecommunications

Event and Meeting Planners

Market Research*

Pet Training and Grooming

Recruiters*

Staffing Agency*

Translators*

Travel Agents

Tax Preparers*

Test Administrators

Tutors

and more!

***General liability coverage up to \$500K per claim/aggregate limits also available for these classes.**

AM Best rated A (Excellent) carrier with financial strength category XV (greater than or equal to \$2 billion)

Design Professionals Professional Liability Coverage

We offer competitive professional liability coverage for most design professionals and project types. The following are some of our coverage highlights. Please refer to the policy form for full details.

Standard coverage under the policy

Bodily injury, property damage and financial loss covered to full policy limits. No exclusion or sublimit on bodily injury, property damage or financial loss

Subpoena assistance and pre-claims reporting providing up to \$5K additional limits, not subject to deductible, to assist with subpoena response.

Contingent and contractors pollution coverage for pollution events arising out of your professional services. This includes any drilling, excavation, sampling or construction activities necessary to performing your professional services

Joint venture participation coverage covering the Insured's professional services when performed as a joint venture partner. Does not cover the joint venture itself

Coverage Enhancements

- Client's and owner's vicarious additional insured
- First dollar defense
- Personal injury coverage
- Rectification coverage
- Notice of cancellation

Standard exclusions under the policy

Employment related matters including any claims brought by employees and any claims brought under any workers compensation, discrimination, unemployment and/or state specific labor laws and statutes.

Copyright, patent, trademark and any other intellectual property and infringement related matters

Construction workmanship, installation and fabrication when such work is performed by the Insured and/or any affiliated entity with more than 25% ownership of the Insured

Product design, manufacture, fabrication, sale or distribution for multiple sales or mass distribution

We Cover:

- Architects
- Civil Engineers
- Construction Managers
- Electrical Engineers
- Interior Designers
- Land Surveyors
- Landscape Architects
- Mechanical Engineers
- Technical Consultants

Program Summary:

- Small design firms up to \$1M in annual revenue
- 6 month and 12 month policy terms
- \$500K, \$1M and \$2M limits options
- Premiums starting at \$400

Excluded Project Types:

- Amusement/water park rides
- Aviation and naval projects
- Blast or bored tunnels
- Bridges
- Condo/HOA projects > 25 Units
- Dams, levees, wharves
- High rise buildings > 12 stories
- Homes > \$3M in hard costs
- Mines and quarries
- Nuclear projects
- Offshore projects
- Prototype projects
- Professional sports stadiums
- Stand alone parking structures

*Project exclusions do not apply to land surveying, interior design, landscape architecture and consulting work that is not part of building structures