

Mid-Large Size Firm Program Highlights

Firms with more than \$4,000,000 in Gross Annual Billings are eligible for our Mid-Large Size Firm Program.

Coverage Highlights

- Primary and Excess Coverage Available
- No Hammer Clause
- No Asbestos Exclusion
- No Mold Exclusion
- Punitive Damages Where Allowable
- Contingent Pollution Coverage
- Rectification Expense Coverage
- Computer Network Security, Technology Based Services, Technology Products Coverage
- Personal Injury Offense Coverage
- Mediation and Risk Management Credit – Deductible Credit of 50% up to \$25,000
- Subpoena Provision
- Innocent Insured Protection
- True Worldwide Coverage
- Blanket Joint Venture Coverage
- Predecessor Firm Coverage
- Joint Venture Coverage

Sample Classes

- Architects
- Interior Designers
- Electrical Engineers
- Mechanical Engineers
- HVAC Engineers
- Structural Engineers
- Geotechnical Engineers
- Civil Engineers & Land Surveyors
- Other Design Consultants involved with the Building Industry

Supplementary Payments

- ADA, FFHA and OSHA
\$50,000
- Crisis Management Expense
\$15,000 per event/ \$45,000 aggregate
- Disciplinary Proceedings Reimbursement
\$30,000
- Subpoena Provision

- Dodd Frank
\$50,000
- Disciplinary or Regulatory Proceedings Expense
\$25,000
- Defendant Reimbursement
\$500 per day, \$15,000 aggregate

Limits

Minimum - \$250,000
 Maximum - \$5,000,000

Features

- Backed by A.M. Best-rated A+XV paper
- Over 30 years of experience crafting coverage for architects and engineers
- Available nationwide (except AK)
- Exceptional Service and Turn Around Time
- Complimentary Contract review, Loss Control, Risk Management, Pre-Claims Assistance provided by Omnisure®
- Deductible Options: Each Claim, 2X Aggregate & 3X Aggregate
- Optional Defense Outside the Limits of Liability
- Optional First Dollar Defense
- Specific Project Excess Limit available
- Specific Client Excess Limit available
- First Party Cyber Coverage Available

Extended Reporting Period (ERP) Options

- 12 months – 100% of the full annual premium
- 24 months – 150% of the full annual premium
- 36 months – 185% of the full annual premium
- Additional ERP Options May Be Available Upon Request

This is just a fact sheet. It does not replace or change the policy, which is the controlling document.