

PROFESSIONAL LINES

## **ARCHITECTS AND ENGINEERS PROFESSIONAL INDEMNITY**



Professionals involved in the design process for the construction industry have significant civil and legal obligations in the event of allegations of negligent design or a failure to perform their professional services.

# ARCHITECTS AND ENGINEERS PROFESSIONAL INDEMNITY

## KEY FEATURES

- Advancement of Defence Costs and Investigation Costs within thirty (30) days
- Breach of Confidentiality
- Continuous Cover Extension to include cover for any claim or investigation that was not previously notified under a prior policy
- Data Protection Breach
- Intellectual Property Infringement
- Limitation of Liability Contracts Extension
- New Subsidiary Automatic Acquisition Cover – 30% of consolidated revenue
- Replacement Cost for Loss of Document with Nil Excess

## OPTIONAL EXTENSIONS

- Ability to offer Local Admitted Policies
- Automatic Reinstatement of Policy Limit
- Aggregate Deductible option is available
- Defence Costs in Addition
- Fidelity Cover available
- Investigation Costs Cover with a Nil Excess
- Principals Indemnity extension

## TARGET CLASSES

- Open to a wide range of industries and target classes, but not limited to:
  - Architects
  - Acoustical Engineers
  - Computer Aided Design
  - Draftsmen
  - Electrical Engineers
  - Feasibility Studies
  - Heating & Ventilating or Air Conditioning Engineers
  - Interior Designers
  - Landscape Architects
  - Mechanical Engineers
  - Office Fit Out Professionals
  - Town Planners

## COVERAGE INCLUDES

- Bodily Injury and Property Damage Cover resulting from Professional Services, Defamation or Loss of Documents
- Compensation for Court Attendance
- Defamation
- Director, Officer, Partner or Principal previous business extension
- Extended notification periods up to 90 days from expiry
- Extension to include cover for Spouses, Estates and Representatives of Insured Person
- Fraud and Dishonesty
- Joint Venture Extension
- Reputation Protection Costs
- Trade Practices Legislation Breach
- Transaction Run Off Cover
- Unlimited Retroactive Date, unless amended
- Vicarious Liability Cover for the Insured Entity in respect an Agent, Consultant, Sub-Contractor, Sub-Agent or any other person performing Professional Services on behalf of the Insured Entity

## UNDERWRITING STRATEGY

- Maximum capacity USD \$25,000,000

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