

A&E Advantage

Professional Liability Insurance for Architects, Engineers & Design Firms

The A&E Advantage Program offers professional liability insurance and risk management resources to architects, engineers, land surveyors and design firms with 3-year weighted average annual billings up to **\$7,500,000**.



Program Highlights:

- Coverage customized for Design Professionals and Surveyors
- Underwriting flexibility and innovation
- Risk management services
- Experienced claim staff and defense attorneys
- Service oriented knowledgeable underwriters

Risk Management & Claim Resources:

- Quick insurability review for contracts
- Pre-claim assistance at our cost
- On-line educational training
- On-line risk management library
- 48-hour contact after reporting a claim/circumstance

Eligible Disciplines:

The following are preferred disciplines for the program (Subject to underwriting parameters). *Licensed design professional required:

- Acoustical Engineering
- Audio-Visual Engineering
- Agency Construction Management*
- Architecture
- Architectural Planner
- Civil Engineering
- Commissioning (≤50%)*
- Electrical Engineering
- Environmental Engineering
- Environmental Science
- Forensic Testimony/Investigations*
- Green Design*
- Hydrological Engineering
- Illumination Engineering
- Instrumentation /Controls Engineering (≤50%)*
- Interior Design
- Land Surveying
- Landscape Architecture
- Lighting Engineering
- Mechanical/HVAC Engineering
- Municipal Engineering
- Process Engineering (≤25%)
- Project Management*
- Seismic Engineering (≤15%)
- Soils/Geotechnical Engineering (≤40%)
- Structural Engineering
- Telecommunications Engineering
- Traffic/Transportation Engineering
- Urban Planning*

Policy features: **

- No “hammer” clause and worldwide coverage
- Admitted and available in all states except AK
- Broadened definition of “professional services”
- Basic Technology Endorsement included
- \$25,000 for ADA, FHA and OSHA actions
- \$25,000 Subpoena Response coverage included
- \$25,000 Disciplinary Proceedings Expense Coverage
- \$25,000 Public Relations Expense
- Contractors Pollution Liability available

For additional information, contact:

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Send submissions to AEInsurance@aon.com

Comparison of policy features for smaller and middle market firms:

Small Firms (Billings under \$2 million)**

- \$1500 minimum premium - \$250K/250K limits with a \$5K deductible. \$2,100 - \$1M/1M w/ \$5K. \$2,500 - \$2M/2M w/\$5K
- Two year policy terms with limits reinstatement at anniversary available
- 2X aggregate deductible and first dollar defense are standard
- Enterprise Security (\$250K/250K) and Privacy Regulation (\$50K/50K) coverages automatic; increase may be available
- Limits from \$250K/250K to \$2M/4M plus another \$1M/1M via Specific Project Excess
- Deductibles from \$1K to \$50K depending on firm size
- Three year non-practicing extended reporting period available at no additional charge
- Supplemental Claims Expense included at no additional charge (\$100K & \$250K options)

Middle Market Firms (Billings from \$2 million to \$7.5 million)**

- \$5,000 minimum premium - \$250K/250K limits with a \$5K deductible. \$8,200 - \$1M/1M w/\$5K. \$10,900 - \$2M/2M w/\$5K
- One year policy terms - First dollar defense available for firms with billings up to \$5M
- 3X aggregate deductible and first dollar defense available
- Enterprise Security (\$1M/1M) and Privacy Regulation (\$500K/500K) coverages included; increase may be available
- Limits from \$250/250K to \$5M/7M plus another \$1M/1M via Specific Project Excess
- Deductibles from \$2.5K to \$150K depending on firm size

** Some features are pending state approval or may not be available in all states.