

Aon A&E Advantage Professional Liability Insurance Program

Broker Checklist for Architects, Engineers, and Design Professionals

A&E Advantage specializes in providing E&O coverage to design firms with billings up to \$7.5M. Use this checklist to compare coverage and programs.

Coverage–Benefit	A&E Advantage	Other Carrier
First Dollar Defense	For eligible firms with billings <\$5,000,000	?
Consent to Settle	No hammer clause	?
Multiple Year Policy	2-year policies for eligible firms with billings <\$2,000,000; limits renew at anniversary	?
Contractors Pollution Liability	Available by endorsement; non-negligence trigger	?
Mold and Asbestos	No exclusion	?
Aggregate Deductible	2X and 3X per claim depending on firm size	?
Modular Policy Format	Adds opposed to excluding coverage	?
Free Contract Reviews	Robust insurability reviews - turnaround 24-48 hours	?
Claims Services	Pre-claim assistance	?
Reputation Protection Coverage	\$25,000 per policy period	?
Subpoena Expense Response	\$5,000 per subpoena, \$25,000 aggregate	?
Disciplinary Proceedings Expenses	\$25,000 aggregate	?
Regulatory Action Reimbursement	\$25,000 for ADA/FHA/OSHA claims	?
Enterprise Security & Event Liability	\$250,000 sublimit; up to \$2,000,000 available	?
Privacy Regulation Liability	\$50,000 sublimit	?
50% Mediation Deductible Credit	\$25,000 maximum	?
Supplemental Claim Expense	For small firms - capped claims expense outside the limit	?
Definition of Insured	Broadened	?
Extended Reporting Period	Automatic 60-day	?
Tail Coverage	Options of 1-3 years	?
Free Tail Coverage	For individual retirees who have been with us 3 years	?
Automatic Waiver of Subrogation	Built into policy	?
Punitive Damages	Applies where allowed by state	?
Territory	Worldwide coverage	?
Carrier	AXIS Insurance Company	?
A.M. Best Co. Rating	Admitted, A+ (Superior)	?
Financial Size Category	XV (\$2,000,000,000 +)	?

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