HISCOX PRO®

# HISCOX PRO® ARCHITECTS AND ENGINEERS

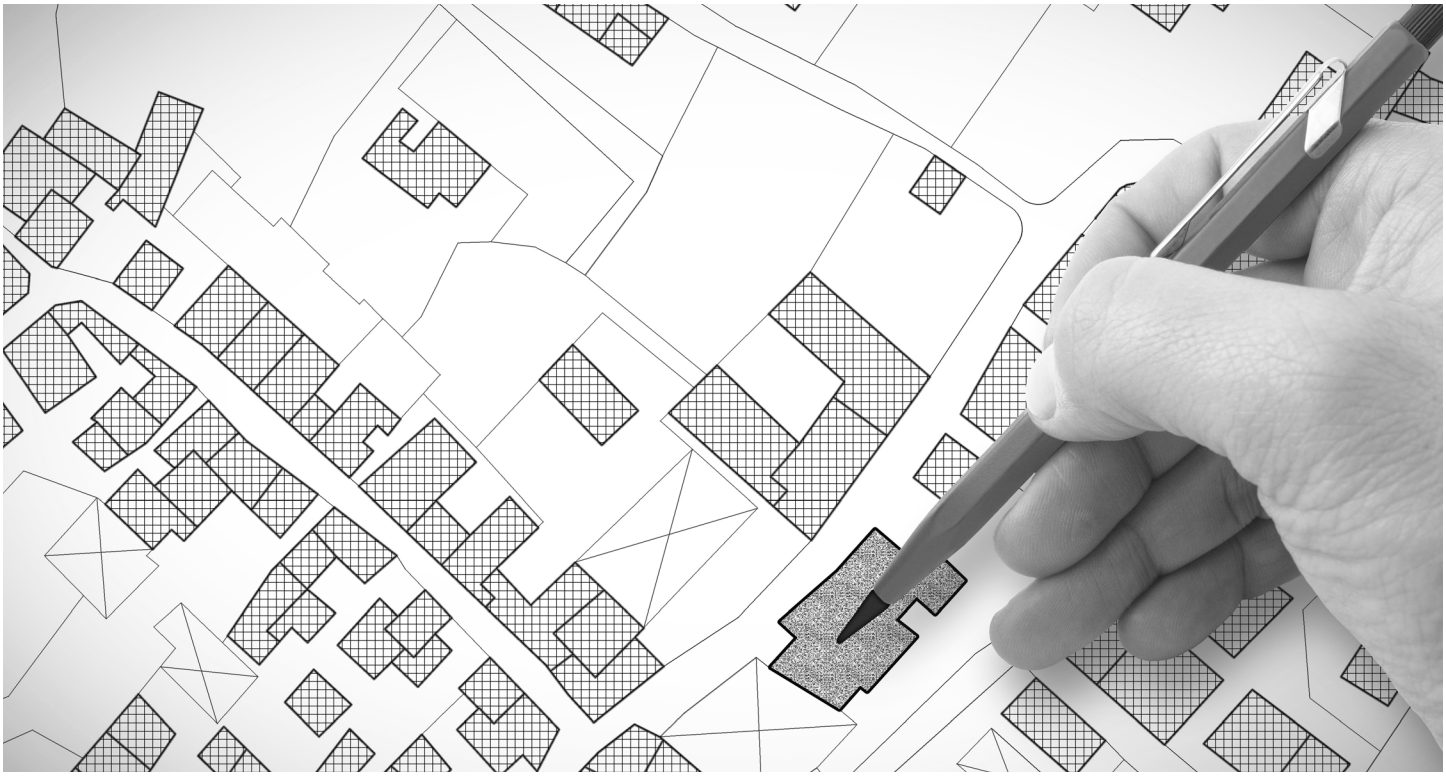
## DESIGN, CONSTRUCTION AND REAL ESTATE DEVELOPMENT

## Get Hiscox confidence behind every business, small or large

Design, construction and real estate professionals face a unique set of risks when it comes to protecting their businesses—they need dedicated coverage in the event of a miscommunication, misinterpretation or mistake causing project delays, financial loss, or injuries resulting from professional services.

Hiscox professional liability insurance is specifically designed to suit each policyholder's individual needs.

With Hiscox's team of knowledgeable and experienced professionals by their side, clients will have the peace of mind they deserve to focus on their business.



## Coverage benefits

- ✓ Financial loss arising from performance of professional services
- ✓ Bodily injury, property damage and pollution liability arising from performance of professional services
- ✓ Defense of licensing proceedings and subpoena assistance
- ✓ Punitive damages specifically included in definition of 'damages,' where insurable by most favorable applicable jurisdiction, up to full limits
- ✓ Personal injury expanded to cover 'personal and advertising injury'
- ✓ Payment of claimant's attorneys' fees explicitly covered as 'damages'
- ✓ Supplemental payments of up to $250 per day, up to $10,000 per claim, outside of limits
- ✓ Up to $50,000 in pre-claim assistance, outside of limits
- ✓ Independent contractors specifically included in the definition of 'insured'
- ✓ Mold explicitly covered with sublimit or full limits
- ✓ FHA/OSHA/ADA regulatory coverage of up to $25,000
- ✓ No asbestos exclusion for design professionals, construction managers and developers
- ✓ Third-party discrimination explicitly covered up to full limits
- ✓ Deductible credit included in base form

## Our appetite

- Licensed architects, engineers and other design professionals
- Artisan contractors
- Construction/project managers
- General contractors
- Interior designers
- Land surveyors
- Landscape architects
- Custom manufacturers
- Real estate developers

### $10M capacity on primary or excess basis

For more detailed appetite information, click here to view our appetite guide.

## Additional Coverage Available

- Enhanced technology coverage
- Cost of defense options: first dollar defense, additional defense costs, aggregate deductible
- Specially tailored limit options for firms with small revenues (less than $100,000 annually)
- General Liability coverage (for certain professionals)
- Follow-form excess coverage



## The Hiscox Difference

### Stable and credible

- Coverage is available on both admitted and surplus lines paper in various states through Hiscox Insurance Company Inc.
- Rated A (Excellent) by A.M. Best*

### Deep expertise and understanding

- Decades of experience continuously underwriting architects, engineers and contractors' professional liability insurance in the U.S. and around the globe, responding to hundreds of incidents per year
- Leading writer of real estate developers and real estate in the U.S.

### Personalized service, from underwriting through claims

- We are proactive, clear and responsive—keeping you informed throughout the process
- We handle claims quickly and efficiently
- We stand by our policies to deliver what we promised
- We have the courage to say, "yes"—even if that means modifying coverage to meet a client's needs

### Complimentary risk management services

- Complimentary risk management and loss prevention services: initial consultation and up to one hour of legal services for review of professional contracts
- Risk Management Series of white papers available at hiscox.com/brokers in the Document Finder.


### Contact us

**www.hiscox.com/contact-us**

**Northeast:** 646-452-2353
**Northwest:** 415-912-1671
**Southeast:** 404-410-2800
**Southwest:** 213-412-1210
**Midwest:** 312-380-5555


We've made this information easy to share with your clients.
Click here to view our client brochure.

For more information, visit www.hiscox.com/brokers/architects-engineers.

HISCOX
encourage courage®


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*A.M. Best rating as of March 2, 2018 (HICI) and July 20, 2017 (Lloyd's syndicate)