



LIABILITY INSURANCE FOR DESIGN, CONSTRUCTION AND DEVELOPMENT PROFESSIONALS

Build great coverage with Hiscox

Hiscox offers tailored insurance coverage for the specific risks you face, so you get everything you need and nothing you don't.

Professional Liability covers the costs associated with claims and lawsuits that can arise during the course of providing professional services. It covers your business if you, an employee or a subcontractor does something they shouldn't (an error) or doesn't do something they should (an omission). Hiscox provides policies to cover your business, as well as project specific policies or excess coverage for big jobs or extra exposure.

We provide professional liability coverage for:

- Architects
- Artisan Contractors & Subcontractors
- Custom Manufacturers
- Designers
- Engineers
- General Contractors
- Interior Designers
- Land Surveyors
- Landscape Architects
- Real Estate Developers

Coverage includes

Hiscox Professional and Construction Services Coverage protects your business against:

- ✓ Claims of bodily injury, property damage and pollution in the course of performing professional services
- ✓ Defense of licensing proceedings and assistance if subpoenaed
- ✓ Punitive damages, up to the policy limit
- ✓ Personal and advertising injury (including libel, slander, copyright infringement and more)
- ✓ Pre-claim assistance, outside of limits
- ✓ Payment of claimant's attorneys' fees

Optional coverage and features include:

- ✓ Enhanced technology coverage including protection against cyber attacks
- ✓ Cost of defense options that pay all defense costs even if the suit is without merit
- ✓ Special limit options for firms with annual revenues under \$100,000
- ✓ General liability coverage for some professionals

What scenarios does Architects and Engineers insurance cover?



An uninsured subcontractor

A general contractor working on a refrigerated warehouse project sub-contracted the design of the refrigeration and ventilation system to a mechanical engineer. The engineer, who did not have professional liability insurance, made an error in calculating the cooling requirements and specified an inadequate ventilation system. The building owner sued the contractor for \$250,000 to replace the system.



A disappearing architect

A condominium owner discovered a design flaw that affects every unit in the complex. The architect could not be located and their liability insurance had lapsed. The developer's policy covered both the developer's liability and the architect as a named insured.



An all-encompassing claim

A pedestrian was injured when a wall, which had passed inspection, collapsed. The pedestrian filed suit against the property owner, the developer, the contractor and the architect. Even though the wall had been signed off on by the building inspector and the owner's staff architect, the design firm's policy covered their portion of the liability.

The Hiscox Difference

Stable and credible

- Hiscox has over 100 years' experience insuring businesses just like yours.
- We are rated A (Excellent) by AM Best* and consistently receive high ratings from our customers for our claims service.
- We have the courage and flexibility to say 'yes,' even to risks that other companies may think are too complex.

Contact your broker today for a Hiscox Pro policy.

Get to know Hiscox

Hiscox USA is a leading specialist insurance company with origins dating back to 1901. We are not a traditional insurer. We target specific types of insurance in which we develop expertise, often focusing on areas other insurers find too complex to insure. By challenging convention in each specific market we offer market leading products and services to businesses. We offer general liability, professional liability, and property insurance through brokers and directly online to small businesses.



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*A.M. Best rating as of July 20, 2017