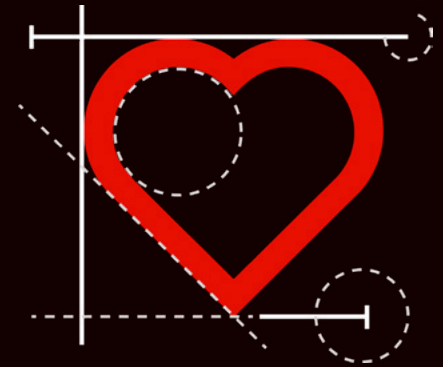


Architecture, construction, and engineering

We love a range of architecture, construction, and engineering businesses. Our experience in this sector gives us the ability to provide a packaged policy covering general, professional, and cyber liability coverage for many businesses.



At a glance

Our broad appetite includes individual practitioners and small- to mid-sized firms in architecture, engineering, and construction management, plus landscape architects, interior designers, and other specialties.

These types of businesses benefit from professional liability coverage for lawsuits alleging negligence, errors, or omissions; general liability or business owner's policies for bodily injury or property damage; and cyber insurance for technology- or computer-related losses.

What's unique about this sector

✓ Specialization

This sector spans a wide range of specialties, each with its own distinct risks. Understanding the sector means understanding each specialty and the risks most common to it.

✓ Regulatory environment

Regulatory changes, including those tied to climate change and housing affordability, are reshaping this sector. Protecting clients means keeping coverage current.

✓ Economic pressure points

Inflation and tariffs are squeezing the supply side, while broader uncertainty weighs on demand. The right coverage depends on weighing costs against current conditions.

Classes we love to write

Core appetite

- Agency construction managers
- Architecture
- Engineering
- Interior design

Broader appetite

- Building inspection
- Draftsmen
- Environmental engineering
- Land surveyors

Edge of appetite

- Control systems integration/automation
- Industrial engineering
- Landscape architect
- Transportation engineering

Available products

Professional liability

Professional liability insurance **protects against lawsuits for negligence, errors, and omissions**, including defense costs.

General liability

General liability insurance **covers third-party claims of property damage or bodily injury**, including medical costs. Businesses are covered at their premises and at job sites.

Business owner's policy

A business owner's policy (BOP) includes general liability protection as well as **coverage for business property**, such as computers and point-of-sale systems.

Cyber

Cyber security insurance protects businesses from the costs associated with a cyber incident, including **finances and the cost to notify affected parties if their data is compromised**.

Why should agents choose Hiscox for architecture, construction, and engineering businesses?



Experience

We've written architecture, construction, and engineering managers in the US for over 20 years, long enough to see design-flaw disputes and jobsite injuries play out in court. That experience is baked into our forms.



Customized coverage

Professional negligence, jobsite injury, errors, and omissions — these risks don't map onto a standard policy. Our professional liability, general liability, and cyber package is customized for the industry and fits how this sector actually gets sued.



Claims expertise

A disputed design flaw or a multi-party construction claim isn't a simple slip-and-fall. Our in-house team includes specialists for these complex cases, so clients get an adjuster who already understands the claim.

Claim scenarios

Scenario 1: Design error claim

An architect was sued by a client who alleged there was an error in the plans for a commercial building. The architect prevailed in court.

✓ Hiscox coverage in action

Their professional liability policy covered their defense costs.

Scenario 2: Water damage

A newly constructed building sustained water damage after heavy rainfall, and the owner sued the architect, alleging a design flaw.

✓ Hiscox coverage in action

Their professional liability policy covered the repair and court costs.

Scenario 3: Trip-and-fall

An interior designer was showing a client a construction site when the client tripped and fell, breaking their wrist.

✓ Hiscox coverage in action

Their general liability policy covered the client's medical costs and lost wages.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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