

NEW: PROFESSIONAL LIABILITY COVERAGE FOR ARCHITECTS AND ENGINEERS.



ARCHITECTS & ENGINEERS PROFESSIONAL LIABILITY

Available to **ALL** small commercial agents 06/12/21 on policies with effective dates on or after 07/01/21

Well-aligned appetite
(general liability and professional liability)

Easy quoting in ICON
on accounts with revenues up to \$1M

Competitive coverage options

Policyholder service available
through our PHS option

Time-saving digital service
options for you and customers

You can now sell professional liability on a stand-alone basis to architects and engineers or bundle it with general liability for a more seamless solution. Eligible participants include independent design firms that do not provide construction or manufacturing services with revenue up to \$1M annually.¹



> KEY PRODUCT BENEFITS

- **Tailor coverage** with a wide range of deductibles and limits
- **Deliver industry-leading protection** with differentiated coverage features
- **Offer a broader solution** with an appetite that's well-aligned across our general liability and professional liability coverage



> KEY PRODUCT SPECIFICATIONS

- **Stand-alone policy**
- **Deductible:** \$0-\$10K; varies based on firm size and type
- **Annual Limit:** \$250K-\$2M; minimum limits required; may vary by state



ELIGIBLE SPECTRUM® CLASS CODES

65761 Architects & Architecture Services

42771 Draftsmen

97663 Engineers or Architects – Consulting; not engaged in construction (ISO Class Code)

65751 Engineering & Engineering Services

46771 Land Surveyors



KEY COVERAGE (bold selections are differentiated in the market)

- Broad policy form; **no hammer clause**
- **Rectification expense for design errors**
- Pollution incident
- Network intrusion liability
- Personal injury liability

> SUPPLEMENTARY PAYMENTS

- **Subpoena assistance**
- **Crisis event management reimbursement**
- **Nonprofit directors & officers**
- **Client entity fee assistance**

> PROGRAM BENEFITS



DEDICATED CLAIMS TEAM

Delivers faster service and a high degree of expertise on claims involving the business practices of architect and engineering firms



RISK MANAGEMENT SERVICES

Resources and tools to help customers mitigate risks specific to their business practices including quarterly newsletters and biannual webinars



POLICYHOLDER SERVICES

Many carriers require agency service on professional liability policies; we give you the choice to service through your agency or our PHS Team

> FULLY INTEGRATED LIABILITY COVERAGE AT YOUR FINGERTIPS



NO NEW SYSTEMS TO LEARN

- Request a quote for professional liability through ICON for accounts up to \$1M in revenue; **no paper apps** to complete
- Quick and easy application
- Most quotes don't require underwriting approval before issue



GET A FASTER, EASIER SERVICE EXPERIENCE WITH THE HARTFORD

- Process policy changes in a matter of minutes with most completed in real time through the EBC; customers will also appreciate the self-service options available through My Account, including paying their professional liability premium, which is billed with their other policies from The Hartford
- Save time with our automated renewal process; no information is needed from you or your customer before renewals are processed
- Reduce service costs and have more time to spend on new business by using our Policyholder Services (PHS) center

OFFER YOUR ARCHITECT AND ENGINEER CLIENTS THE PROFESSIONAL COVERAGE THEY NEED.

For our complete appetite, please check out our

[Professional Liability Architects & Engineers Agent Guide.](#)



**THE
HARTFORD**

Property
Liability
Workers' Comp
Business Auto

¹ For eligible firms with revenue > \$1M, coverage will be underwritten by The Hartford's Global Specialty division and will be removed from the Small Commercial experience.

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This document only contains general descriptions of coverage which may be provided and does not include the features, exclusions and conditions of the policies it describes. In the event of a loss, the terms of the policy will determine coverage that may be provided. Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In Texas, the insurance is underwritten by Hartford Fire Insurance Company.** In Arizona and New Hampshire, the insurance is underwritten by Hartford Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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