

HERE'S HOW TO DELIVER INDUSTRY-LEADING COVERAGE FOR ARCHITECTS AND ENGINEERS.

The Hartford offers robust Professional Liability coverage solutions for architects and engineers as they navigate growing a business. Our superior coverage and personal customer service provide the critical support needed to succeed. And our well-aligned appetite lets you quote professional and general liability using ICON.

HIGHLIGHTS	
ELIGIBILITY	
Who's eligible	<ul style="list-style-type: none"> › Independent design firms that don't provide construction or manufacturing services — they can offer construction administration and/or site visits › Maximum revenue: \$1M¹
Who's not eligible	<ul style="list-style-type: none"> › Individuals or employees of design firms and government agencies; firms performing specific services or work on specific types of projects²
Spectrum® Class Codes	65761 Architects & Architecture Services 42771 Draftsmen 65751 Engineers & Engineering Services 46771 Land Surveyors
ISO Class Code	97663 Engineers or Architects – Consulting; not engaged in construction
COVERAGE HIGHLIGHTS	
Deductible	› \$0 - \$10K; varies based on firm size and type
Annual limit	› \$250K - \$2M; minimum limits required; may vary by state
Reporting basis	› Claims made; stand-alone policy
Automatic Extended Reporting Period (ERP)	› 60 days after cancellation, non-renewal or the date replacement coverage is effective
COVERAGE FEATURES (highlighted rows are differentiated in the market)	
Broad policy form	› No Hammer Clause
Broad definition of professional services	› Includes services performed by an insured in his/her capacity as an architect, engineer, land surveyor, landscape architect, construction manager, space planner, land planner, interior designer, scientist, technical consultant or expert witness professional
Defense inside limits	› Reasonable legal fees and expenses including, but not limited to, e-discovery expenses incurred in the defense or appeal of a claim
Personal injury liability	› Examples include: false arrest, detention or imprisonment, malicious prosecution, wrongful eviction, libel or slander or other defamatory or disparaging material and copyright infringement related to professional services provided

COVERAGE FEATURES continued	
Pollution incident	› Helps cover a pollution incident arising out of the performance of professional services
Network intrusion liability	› Covers defense costs and damages associated with unauthorized access to or use of a client's computer system by an unauthorized person, or by an authorized person, in an unauthorized manner (this is not a first-party cyber coverage, but a third-party only when related to professional services provided)
Rectification expense for design errors	› Enhanced coverage to resolve design errors before a claim is made
SUPPLEMENTARY PAYMENTS (highlighted rows are differentiated in the market)	
Disciplinary proceedings	› \$25K maximum; helps cover defense costs (not damages) incurred for defending a regulatory or government proceeding where professional misconduct is alleged in the rendering or failure to render professional services
Expense & loss of earning reimbursements	› Covers expenses incurred by the insured in the investigation or litigation of any claim subject to these maximums: <ul style="list-style-type: none"> • \$500 per day • \$7.5K per claim • \$25K per policy period
Subpoena assistance	› \$100K maximum for payment of attorney's fees associated with an insured's response to a subpoena
FHA (Fair Housing Act), OSHA (Occupational Safety & Health Act) and ADA (Americans with Disabilities Act) proceedings reimbursement	› \$25K maximum
Pre-claim assistance & prevention expense	› Included; unlimited
Crisis event management reimbursement	› Up to \$30K per policy period
Nonprofit directors & officers	› \$15K maximum for reimbursement of expenses associated with a lawsuit that arises from errors or omissions of a director or officer of a nonprofit organization
Client entity fee assistance	› \$25K maximum to offset a portion of past due fees owed the insured when a claim for an uncollected debt is filed, helping the insured avoid an extended counter suit
ENDORSEMENT AVAILABLE	
Damages only expanded	› Provides first dollar defense costs coverage

MINIMUM ANNUAL PREMIUM	
\$1,700	> \$1M per aggregate claim
COMMISSIONS	
New	> 18% ³
Renewal	> 15% ³
PROGRAM BENEFITS	
Dedicated Claims Team	> Delivers faster service and a high degree of expertise with 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 (PHS)	> Many carriers require agency service on professional liability policies; we give you the choice to service through your agency or our PHS Team

LOOK TO THE EXPERTS FOR INDUSTRY-LEADING COVERAGE.

Quote in ICON for faster, easier quoting.



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.

² A referral to underwriting is required if, within the past 3 years, the applicant performed services on any of the following: bridges, condominiums or cooperatives, falsework or temporary construction, laboratories or clean rooms, landfills, swimming pools.

³ Less 1% for business serviced by The Hartford's Policyholder Services (PHS) Center.

The Hartford® is The Hartford Financial Services Group, Inc. and its property and casualty subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

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.