

# A&E

## INSURANCE FOR ARCHITECTS & ENGINEERS

### INTRODUCING A&E

Architects and engineers engage in a broad range of disciplines which vary widely from project to project. One job may involve significant bodily injury exposures and another have the potential to cause pollution if things go wrong. It is therefore critically important for architects and engineers to buy an insurance policy which covers these diverse exposures.

We insure thousands of architects and engineers worldwide so we understand this diversity and can consider a wide variety of activities within this sector.

### BROAD COVER

A&E is not just errors and omissions insurance. It is a modular policy targeting key exposures for architects and engineers.

Features include:

- A full Business Owners' Policy (BOP) alongside the E&O insurance providing seamless cover with no gaps or overlaps
- Comprehensive general liability cover, including products and completed operations liability, tenants' legal liability, employee benefits liability, non-owned and hired auto and medical expenses
- Property cover which includes sewer back-up as standard
- Business interruption cover containing tailored enhancements such as loss of research and development expenditure and project delay costs
- Full pollution liability, covering both sudden & accidental and gradual pollution, which is an important concern for geologists and environmental engineers amongst others
- Clear, unambiguous cover for breach of a client contract providing you with certainty that this increasingly important exposure is covered
- Full civil liability coverage, not just negligence
- Specific cover for breach of intellectual property rights
- Cover for suits brought against the architect or engineer anywhere in the world as standard
- Payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.
- Reimbursement of costs incurred to help reduce or avoid a claim.
- Punitive and exemplary damages cover
- Virus and hacking liability cover

### LIMITS, DEDUCTIBLES AND PREMIUMS

- Limits of liability available up to \$10,000,000
- A range of reinstatement options available
- Deductibles starting from just \$1,000
- Premiums starting from as little as \$500

### SERVICE

We recognise that architects and engineers want to buy their insurance quickly and simply. That's why our insurance policy is backed up by exceptional service levels featuring:

- Over 90% of quotes provided within 48 hours
- A "fast-track" same-day service for urgent submissions
- Policies issued within 24 hours of binding if we have all the information we need

All this at very competitive prices. To obtain a quote all we need is the completed A&E Application Form.

