

Professional protection that's built to spec.

► Professional Liability



Design Professional Liability

Architects and engineers face unique professional risks. Professional liability insurance helps protect their business when a client alleges a design error, omission or miscalculation caused financial harm. It can help cover legal defense costs, settlements and other covered expenses, safeguarding their business and their reputation.

You can now sell standalone professional liability insurance 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 \$2M annually.¹

Architects & Engineers Professional Liability*

- Well-aligned appetite (general liability and professional liability)
- Easy quoting in ICON on accounts with revenues up to \$2M
- Competitive coverage options
- Policyholder service available through our PHS option
- Time-saving digital service options for you and customers

Target Classes

Spectrum® Class Codes	Description
65761	Architects & Architecture Services and Interior Designers
42771	Draftsmen
97663	Engineers or Architects – Consulting; not engaged in construction (ISO Class Code)
65751	Engineering & Engineering Services
46771	Land Surveyors

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

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

Key Coverage

(Selections in bold 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**
- **Pre-claim Assistance and Prevention Expense**

Fast, Easy Quoting

- Accessible in ICON, giving you the same great experience you get when quoting other small business products.
- Short application.
- Most quotes don't require underwriter approval before issue.

Seamless, Specialized Service Throughout

- **Dedicated Claims Team** delivers faster, more knowledgeable service for claims involving the business practices of architect and engineering firms.
- **Automated renewals** mean no additional information is needed from you or your customer before they're processed.
- **Risk Management Services** help customers mitigate risks specific to their business practices, including quarterly newsletters and biannual webinars.
- **PHS** helps reduce your servicing costs and frees you up to pursue more new business opportunities by leaving the service to us.
- **My Account** online self-service portal lets customers handle simple policy transactions on their own, when it's convenient for them.

Quote us today. For more information, see our
Professional Liability Architects & Engineers Guide.



*Not available in LA, VT.

¹ For eligible firms with revenue > \$2M, coverage will be underwritten by The Hartford's Global Specialty division and will be removed from the Small Business experience.

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 Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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