Helping architects and engineers protect what they've built.

Professional Liability

Design Professional Liability

With Errors & Omissions coverage (E&O)*, architecture and engineering firms can have robust professional liability protection as they navigate their growing business. Our well-aligned appetite lets you quote easily using ICON, always supported by our dedicated customer service.

Eligibility	
Eligible	• Independent design firms that don't provide construction or manufacturing services — they can offer construction administration and/or site visits. • Maximum revenue: $2M[1]
Non-eligible	Individuals or employees of design firms and government agencies, firms performing specific services or work on specific types of projects[2]
Spectrum® Class Codes	65761 – Architects & Architecture Services and Interior Designers 42771 – Draftsman 65751 – Engineers & Engineering Services 46771 – Land Surveyors
ISO Class Code	97633 – 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; standalone policy
Automatic Extended Reporting Period (ERP)	60 days after cancellation, non-renewal or the date replacement coverage is effective

Coverage Features (bold text is 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.
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 (bold text is 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 and Loss of Earning Reimbursements	Covers expenses incurred by the insured in the investigation or litigation of any claim subject to these maximums: • $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 and 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)[3]	Many carriers require agency service on professional liability policies; we give you the choice to service through your agency or our PHS team.

Quote us today. Visit **TheHartford.com** for more professional liability solutions.

The Hartford

*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.

[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.