





## **Professional Liability**

ARCHITECTS & ENGINEERS	
Why A&E?	<ul> <li>A bespoke wording tailored for architects and engineers providing special coverages within our standard product offering.</li> </ul>
Target Risks	<ul> <li>All size firms!</li> <li>Architects</li> <li>Project or Construction Management</li> <li>Design Build Firms</li> <li>Non-Destructive Testing</li> <li>Various types of engineers including: <ul> <li>Civil</li> <li>Forensic</li> <li>Mechanical</li> <li>Electrical</li> <li>Chemical</li> <li>Environmental</li> <li>Structural</li> <li>Building Designers</li> <li>Interior Designers</li> </ul> </li> </ul>
Coverage Available	<ul> <li>Specialized Architects &amp; Engineers Professional coverage with optional CGL coverage available</li> <li>Cyber &amp; Privacy Breach coverage – \$50,000 limit included, can increase to \$250,000</li> <li>Office Contents including Business Interruption and Crime</li> <li>Equipment Breakdown</li> </ul>
Features & Benefits	<ul> <li>First dollar defence – deductible waived if defence costs only are paid</li> <li>Costs in addition to limit – available on most accounts</li> <li>Definition of insured includes contract employees</li> <li>Customizable definition of the Named Insured's operations</li> <li>Automatic coverage grant for Sudden &amp; Accidental Pollution</li> <li>Worldwide coverage territory, with suits brought back to Canada</li> <li>Double Aggregate available</li> <li>Coverage extended for BI/PD</li> <li>Automatic 60 day extended reporting period</li> <li>Special extensions of coverage include: <ul> <li>Disciplinary Proceedings Reimbursement</li> <li>Occupational Health &amp; Safety</li> <li>Loss of Documents</li> <li>Libel and Slander Extension</li> <li>Breach of Copyright</li> <li>Privacy Failure Expense</li> </ul> </li> </ul>
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Why Premier?	<ul> <li>An MUA that's a true niche program specialist, not a generalist – providing in-house underwriting and claims expertise second to none</li> </ul>
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