

## Claims Examples – Architects and Engineers E&O

The Architects and Engineers E&O policy provides essential insurance coverage for an industry that faces greater risks than ever before. Below are a few examples that will demonstrate how valuable this coverage is.

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### **Misfunctioning surveying equipment**

Construction surveyor using equipment to complete a survey for grading for sewer and water main lines and services. Unbeknownst to the insured, the 10-year-old surveying equipment being used gave incorrect measurements and readings and thus an inaccurate reporting for the placement of the sewer and water main lines resulting in damages when the installation had to be re-done correctly.

If this construction surveyor had a Premier Architects and Engineers E&O policy, there may have been coverage for this claim. \*

### **Crane's wire rope failure**

While lifting a piece of equipment from a barge onto a platform, a crane's wire rope failed dropping the equipment causing extensive damage. The insured had completed an inspection of a crane and wire rope in the month prior to the loss which did not disclose the wear, corrosion and rust on the crane rope.

If this insured had a Premier Architects and Engineers E&O policy, there may have been coverage for this claim. \*

### **Exhausted disciplinary proceeding reimbursement coverage**

A complaint registered against the insured firm with the Association of Professional Engineers. The matter proceeded to a Disciplinary Proceeding wherein the insured required legal representation. The Committee decided in favor of the insureds however the full limits of the Disciplinary Proceeding Reimbursement coverage extension was exhausted.

If this insured had a Premier Architects and Engineers E&O policy, there may have been coverage for this claim. \*