

LexProSM Architects & Engineers Professional Liability Insurance



RSC SolutionsSM provides access to a comprehensive **Architects & Engineers Professional Liability Insurance** program, with loss prevention experts and highly trained regional production specialists dedicated to the design professional. We provide access to broad coverage for small and mid-sized design firms, along with risk management resources rich in features that help protect against financial loss and assist design professionals in the prevention of costly claims.

ProgramConnect[®], RSC Solutions' web-enabled quoting and binding system, enables brokers to quickly quote and bind Architects and Engineers Professional Liability Insurance from an insurer with impressive financial strength and experience.

With RSC Solutions, brokers have access to a full service insurance brokerage firm with nationwide offices. RSC Solutions provides direct, local access to market-leading property, casualty, and specialty insurance products and services from Chartis and Lexington Insurance.

Policy-At-A-Glance

The Architects and Engineers Professional Liability policy provides expansive, worldwide coverage for claims arising from a breach of professional duty in the performance of professional services rendered by the insured or any entity for which the insured is legally liable.

Coverage Highlights:

- Broad definition of "insured," including former partners and employees, predecessors in interest, and joint ventures, as well as contract and leased personnel
- Broad definition of "professional services" includes agency construction manager
- Coverage for claims arising out of professional services rendered to or on behalf of any business enterprise in which the insured has up to 25% ownership interest
- Mediation provision reduces the insured's deductible obligation by 50% (up to \$20,000) when a claim is resolved through mediation
- Reimbursement for regulatory actions under the Americans with Disabilities Act (ADA), Federal Housing Association (FHA), and Occupational Safety and Health Administration (OSHA)

- No exclusions for pollution or asbestos professional liability exposures
- Loss of earnings reimbursement of up to \$400 per day for an insured's attendance at a mediation hearing, arbitration, deposition, or trial
- Waiver of subrogation provision
- Potential claims reporting provision triggers expert pre-claim services at no cost to the insured
- Automatic 60-day claims reporting period
- Deductibles ranging from \$2,500 to \$50,000
- Aggregate liability limits ranging from \$100,000 to \$5,000,000

Minimum Premiums

- Structural engineering risks: \$7,500 per \$1,000,000 limit of liability
- All other risks: \$1,250 per \$1,000,000 limit of liability

Architects & Engineers Professional Liability



ProgramConnect®

ProgramConnect,® RSC Solutions' web-enabled quoting and binding system, may make your job easier and your brokerage more productive.

Enhancements

Coverage can be expanded to include:

- First dollar defense and shared deductible options
- Aggregate deductible options
- Specific project excess limits available by endorsement
- Employment Practices Liability Insurance \$100,000 supplemental limit of liability
- Additional coverage for pollution

Ineligible Risks

- Geotechnical engineering
- At-risk construction managers
- Design/build firms with no licensed design staff and/or residential project exposure

Risk Management and Loss Prevention Services

Complimentary risk management and loss prevention services connect insureds with leading construction defense attorneys that specialize in serving the design community. Services range from pre-claims handling to no-cost comprehensive contract review and consultation. Policyholders may also have access to Lexington's architect and engineers-specific website for legal and regulatory research, risk management guidelines, and sanctioned coursework for qualifying continuing education requirements for licensed design professionals.

Brokers should email submissions for quote consideration to ae@riskspecialistscompanies.com.

Contact

For more information, please contact:
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(617) 443-4600 or stephen.raymond@chartisinsurance.com,
or visit us at www.riskspecialistscompanies.com.



Lexington Insurance Company (Lexington Insurance), a Chartis company, is the leading U.S.-based surplus lines insurer.

RSC Solutions is a division of Risk Specialists Companies Insurance Agency, Inc. (RSCIA). RSCIA, a Chartis company, is a premier broker of specialty property-casualty and personal lines insurance. Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



Insuring a Green Future®
RSCIA only prints
using recycled materials.