

# Professional Liability

CHUBB



With the ever-increasing complexity of projects, the liabilities faced by architects and engineers have never been greater. Architects and Engineers diligently work to create and design facilities, and structures we all use each and every day. These professionals take abstract ideas and apply science and mathematics to build projects to meet the needs of the communities in which they live. While it sounds fun and exciting, with one slight mistake, they know that the liability is on their shoulders if a project goes wrong.

Obtaining and Errors and Omissions insurance at affordable rates is one of the most important decisions you will make as a design professional. You work hard running your business and having the best liability insurance or your needs is essential to your financial and professional success.

Architects and Engineers Professional Liability insurance protects you or your firm against the financial devastation that comes from being charged with one of the following:

- f* Damage to property of others
- f* Bodily injuries to others
- f* Inappropriate choice of materials
- f* Faulty designs
- f* Inaccurate studies
- f* Incorrect advice
- f* Errors involving site surveys, soil testing, subsurface conditions, elevations
- f* Failure to design consistent with building codes

## Coverages

- f* Defense cost and indemnity reimbursement expenses up to \$7,500
- f* Damages that the insured is legally obligated to pay because of a professional error and omission

## Financial Lines

- Defense costs and indemnity for spouses and heirs
- Optional protection for claims made after the termination of the insurance contract (extending reporting period)
- Optional protection for events that occurred before the effective date of the insurance contract (retroactive date)
- Coverage for independent professionals, joint venture, companies and independent contractors
- Coverage to companies, insuring all its past, present and future professionals.
- Claims for bodily injury and property damage to third parties caused by a professional error or omission
- Coverage for specific projects

#### **Advantages**

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- Underwriting and claims professionals specializing in financial and professional liabilities exposure
- Worldwide experience
- Special coverages available
- Extensive coverage capacity: up to \$10M

#### **About Chubb**

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#### **Contact Us**

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