

# Chubb Advantage™ Professional Liability Policy for Design Professionals

CHUBB®



The challenges facing today's design professional are more numerous than ever:

- Broadening contractual requirements
- Expanding theories of liability
- New developments in design & manufacturing technologies
- Increased emphasis on sustainability
- Rising, sometimes unrealistic, expectations of clients

Chubb provides coverage for design professionals to acknowledge these exposures. Chubb Advantage™ Professional Liability Policy for Design Professionals provides coverage for traditional design professional disciplines for numerous perils including professional negligence, pollution incidents, personal injury, violations of the Americans with Disabilities Act (ADA), Federal Fair Housing Act (FFHA), Occupational Safety and Health Acts (OSHA) and other exposures.

## Key Coverage Features

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- Contractors Pollution Liability
- Free pre-claims assistance
- Supplemental coverage for ADA, FFHA & OSHA fines, sanctions or penalties
- No lead or asbestos exclusion
- Joint venture coverage
- Predecessor firm coverage
- Admitted paper available in most states
- Primary and excess coverage available
- Specific project excess limits
- Broad definition of professional services
- Worldwide territory
- Innocent insured coverage
- Punitive damages with most favorable venue
- Supplemental coverage for insured expense reimbursement up to \$300 per day
- Blanket additional insured status for all clients of named insured for pollution incidents
- Automatic subsidiary coverage up to 90 days
- Claims meditation credit up to \$25,000
- Claims made and reported policy with circumstance reporting provision
- 60-day automatic extended reporting period
- Three-year optional extended reporting period

## Competitive Advantages

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- Claims and underwriting expertise
- Backed by the financial strength of Chubb
- Regional offices provide countrywide access to underwriters knowledgeable about local issues
- Flexible underwriting approach
- Contract review services

## Target Classes

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- Architecture
- Landscape Architecture
- Construction Managers
- Interior Designers
- Land Planners
- Space Planners
- Technical Consultants
- Various Engineering Disciplines

## Limits Available

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- Up to \$10 million

## Claims Examples

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- An architectural firm provided complete design and construction oversight services for the construction of a new city hall building. The project ran \$24 million over budget and the city brought suit against the design and construction teams alleging design errors and deficiencies accounting for \$8 million in specified damages. The case was settled for \$5.6 million.
- A civil engineer provided design and construction oversight of an interstate expansion project in Northern California. During the construction, an auto accident occurred in the construction zone, resulting in three deaths and two traumatic injuries. The surviving parties brought suit against the civil engineer, alleging the firm failed to recommend adequate signage in the construction zone which created unsafe driving conditions. The claim was settled for \$1 million.
- A land surveyor provided surveying and staking services for a residential housing development project. The firm used inaccurate reference points when shooting the survey, which resulted in errors during the staking of the site. The errors were not discovered until the site had been graded. The owner of the project brought suit alleging professional negligence. The case was settled for \$1.3 million.
- An HVAC engineer provided design and installation services for the construction of a new high school. Design errors created mold issues in the pool/gymnasium wing that resulted in student and faculty respiratory ailments. Suit was brought against the engineer and the case was settled for \$3.8 million.

## Contact Us

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For more information on Chubb Advantage™, contact your local underwriter or visit [chubb.com/us/professionalliability](http://chubb.com/us/professionalliability).

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