

Architects and Engineers Professional Liability

OneBeacon Architects and Engineers™ means access to risk assessment expertise and tailored products, all delivered through our experienced team of architects and engineers professional liability specialists. What's more, as a member of OneBeacon Insurance Group®, our solutions are backed by the financial strength of OneBeacon.



The building landscape is constantly evolving. From changes in environmental or safety codes to integration of technology, architects and engineers are facing risks that are new to the industry. In response to the changing market, our policy form provides coverage* solutions to address these needs, along with risk management and claims services that add insights into the risks and exposures affecting this segment.

We focus on understanding and covering the risks, so the business can focus on what it does best.

Features and Coverages* Built into the Policy Form

- Voluntary mediation retention credit—retention may be reduced by 50%, up to \$25,000
- Pre-claim assistance for circumstances —not subject to the retention
- Regulatory/administrative proceeding expense reimbursement (ADA/FHA/OSHA)—up to \$25,000 per policy period
- Insured's expense and lost wages reimbursement—up to \$1,200 per day/\$6,000 per claim
- Disciplinary proceeding expense reimbursement—up to \$25,000 per policy period
- Built in waiver of subrogation for certain claim payments
- Worldwide territory

- Coverage for insured's professional services on behalf of named insured's joint ventures
- No copyright, trademark, service mark, trade dress or trade name infringement exclusion
- Optional extended reporting periods are available
- No mold or asbestos exclusions
- No consent to settle provision
- Written on admitted paper in most states

Features and Coverages Available by Endorsement for Qualifying Risks

- First dollar defense and shared cost of defense
- Pre-approved defense counsel
- Pollution condition events
- Technology liability
- Specific project and client limits
- Crisis management expense reimbursement sublimit
- Two-year policies

Limits

- Up to \$10 million in capacity
- Primary and excess coverage available

Eligible Risks

Small, midsize and larger regional and national architects and engineering firms with revenues ranging from \$250,000 to \$100,000,000+

- Architects
- Landscape architects
- Surveyors
- Non-destructive and material testing labs
- Urban planners
- Interior designers
- Environmental consultants
- Construction managers, both at risk and agency
- Project managers
- Engineers including structural, civil, environmental, mechanical, electrical, HVAC, forensic and expert witness, process, geotechnical and marine



OneBeacon Architects and Engineers
is a brand of OneBeacon Insurance Group, Ltd.

OneBeacon Insurance Group, Ltd.
is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; programs; public entities; technology; and tuition refund.

In Addition

We offer a variety of services designed to assist insureds, including:

- Contract review
- Supplementary loss prevention and pre-claims assistance services
- Risk mitigation/risk management

Superior Claims Service

Our approach to each claim is driven by in-depth discussions with our clients. We want to get to the right result, and exactly what that means varies from case to case. Throughout the claims process, we provide clear assessments of where we are, where we're heading, and what can be expected. This constant interaction allows us to be responsive and focused on our clients' objectives—and helps eliminate surprises. We aim to look at the claim in every way possible, in order to find a solution supported by comprehensive, research-backed information.

For additional information,
visit onebeaconae.com or
contact Marc Garganigo at
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or 212.440.6548.

You can also find us on:



** Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.