

Contractors 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.



Our coverage* was designed specifically for contractors with professional liability exposures. It includes tailored programs for small to mid-size firms, proven relationship-based underwriting expertise, client-specific risk management services, and an experienced and dedicated claims team.

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

At OneBeacon Architects and Engineers, we have the ability to apply a unique perspective to this market. This, combined with our underwriting, legal and claims experience, allows us to craft solutions for the challenges facing this industry. Our consistent approach to solution-orientated underwriting supported by superior service, experienced claims handling and risk management services gives us the ability to move quickly and confidently in assessing and addressing the unique risks facing contractors.

Specialized Features and Coverages

- Coverage for wrongful acts in the rendering of, or failure to render, professional services, including those wrongful acts that directly result in or directly cause a pollution condition
- Voluntary mediation retention credit—retention may be reduced by 50%, up to \$25,000
- Pre-claim assistance for circumstances—not subject to the retention
- 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
- Regulatory/administrative proceeding expense reimbursement (ADA/FHA/OSHA)—up to \$25,000 per policy period
- No copyright, trademark, service mark, trade dress or trade name exclusion in policy form
- No mold or asbestos exclusion in the policy form
- Worldwide territory
- Built in waiver of subrogation for certain claim payments
- Coverage for insured's professional services on behalf of its joint ventures
- Optional extended reporting periods are available
- Pre-approved defense counsel by endorsement
- Optional technology liability endorsement provides coverage for certain technology services wrongful acts, technology products wrongful acts, media wrongful acts and network security wrongful acts
- Written on a non-admitted basis



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; architects & engineers; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; programs; public entities; technology; and tuition refund.

Limits

- Up to \$5 million in capacity

Eligible Risks

Small, mid-size, large regional and national contractors with annual construction values ranging from \$1,000,000 to \$500,000,000.

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 Brett Fowler at
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860.321.2633.

You can also find us on:



** 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.*

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.