

WGA

ARCHITECTS & ENGINEERS

COVERAGE PROVIDED BY AN A RATED (EXCELLENT) CARRIER BY A.M. BEST

ARCHITECTS AND ENGINEERS PROFESSIONAL LIABILITY INSURANCE

OFFERS OPTIMAL PROTECTION TO PROFESSIONALS RANGING FROM SOLE PRACTITIONERS TO LARGE FIRMS. COVERAGE CAN BE TAILORED TO SUIT A POLICYHOLDER'S INDIVIDUAL NEEDS.

RISK APPETITE

- ARCHITECTS
- CIVIL ENGINEERS
- CONSTRUCTION MANAGERS
- ELECTRICAL ENGINEERS
- INTERIOR DESIGNERS
- LAND SURVEYORS
- MECHANICAL ENGINEERS
- STRUCTURAL ENGINEERS
- TECHNICAL CONSULTANTS
- OTHER CONSTRUCTION DESIGN PROFESSIONALS

COVERAGE BENEFITS

- ✓ BROAD DEFINITION OF PROFESSIONAL SERVICES, INCLUDING TECHNOLOGY SERVICES, USE OF DRONES, AND PRO BONO SERVICES
- ✓ BLANKET ADDITIONAL INSURED FOR CLIENTS FOR ACTS ARISING OUT OF THE NAMED INSURED'S SERVICES
- ✓ BLANKET WAIVER OF SUBROGATION TO CLIENTS
- ✓ COVERAGE FOR IP INFRINGEMENT CLAIMS
- ✓ 70/30 SETTLEMENT CLAUSE

CLAIM EXAMPLES:

ARCHITECT

OUR INSURED, A MECHANICAL AND ELECTRICAL (MEP) ENGINEERING FIRM, WAS HIRED BY A CONTRACTOR FOR THE DESIGN BUILD OF A HOSPITAL. DURING CONSTRUCTION, THE CONTRACTOR REALIZED THE MEP'S DESIGN OF THE HVAC SYSTEM DID NOT MEET THE HOSPITAL OWNERS' SPECIFICATIONS AND REQUIREMENTS. ALTHOUGH THE MEP REDESIGNED THE SYSTEM, THE CONTRACTOR INCURRED \$800,000 IN REWORK WHICH RESULTED IN A THREE MONTH DELAY TO THE PROJECT. A HISCOX PRO A&E POLICY PROVIDED DEFENSE FOR THE INSURED ON THE CONTRACTORS CLAIM AND INDEMNIFIED THE CONTRACTOR FOR THE LOSS THAT AROSE OUT OF REWORK AND PROJECT DELAYS

ELECTRICAL ENGINEER

AN ARCHITECT WAS HIRED BY A DEVELOPER FOR THE DESIGN OF A SHOPPING CENTER. DUE TO ERRORS IN DESIGN AND SPECIFICATION THE DEVELOPER'S CONTRACTOR WAS UNABLE TO PROCEED WITH CONSTRUCTION ON SCHEDULE, AND THE PROJECT WAS DELAYED BY SIX MONTHS. AS A RESULT, THE DEVELOPER INCURRED FINANCIAL LOSS ARISING OUT OF ADDITIONAL CONSTRUCTION COSTS AND LOSS OF RENTAL INCOME. A HISCOX PRO A&E POLICY WOULD PROVIDE THE ARCHITECT WITH DEFENSE AND INDEMNITY FOR CLAIMS FROM THE DEVELOPER ARISING OUT OF THE ARCHITECT'S PROFESSIONAL NEGLIGENCE AND ERRORS AND OMISSIONS.

CONTACT US FOR FAST, COMPETITIVE QUOTES

WGA - WALTER GENERAL AGENCY

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

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