

**UNITED STATES**

# Architects & Engineers Liability



We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multinationals, Sompō's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

## Architects & Engineers Liability

Within Sompō Pro, our Architects & Engineers (A&E) Professional Liability team specializes in offering Errors and Omissions (E&O) coverage tailored to address the risk management needs of U.S. based architects, engineers, design builders, construction managers and engineering procurement contractors. Our dedicated team of experienced A&E underwriters are located in Sompō offices across the U.S. We partner with select wholesale and retail professional liability brokers to address the unique coverage requirements of the A&E marketplace and monitor the emerging trends in the industry to deliver superior service to our clients from risk management through underwriting and claims handling.

## Target classes

- Large architecture, engineering, landscape planning, design builders and construction management firms (annual fees of \$2M to \$100M)
- Expanded appetite for structural, civil, soils/geotechnical, mechanical, process engineering and mechanical/HVAC engineering risks

## Significant capacity

- Up to \$10M limit
- Retentions starting at \$10K
- Premium starting at \$10K
- Primary and excess follow-form capacity offered on a surplus lines basis, including E&S practice and project specific coverages
- Exceptional financial strength (group rating of A+ from A.M. Best in XV size category and A+ from Standard & Poor's)

## Coverage offerings

- Available coverages include:
  - Disciplinary Proceedings, Regulatory Fines, Peer Review, ADA, FFHA, OSHA (included in the policy)
  - Network Security & Privacy Liability
  - Participation in LLC or Joint Venture
  - Defense outside the limits option
  - Waiver of Subrogation where required by contract
  - Owner/3rd Party Vicarious Liability coverage option
  - Contractor's Covered Operations Pollution
  - Single Project XS Limits
  - Mediation Credits up to \$25,000
- Definition of Covered Professional Services includes: architect, engineer, land surveyor, landscape architect, construction manager, interior designer, environmental consultant, scientist, land planner, space planner, expert witness, or a technical consultant or LEED Certification Consultant, including when such services are rendered pro bono or in a professional peer review.
- Multinational platform for foreign insurance requirements
- Manuscript coverage capabilities to address unique coverage requirements

## Value added services

- Complimentary contract review services provided by participating A&E specialist law firms to assist in identifying opportunities to improve upon challenging contract terms and conditions
- Risk Control Services for non-claim legal matters relating to your firm's professional liability
- Dedicated in-house claims professionals who are experienced attorneys with specialized A&E professional liability expertise
- Access to Smart Risk: Services include performance management review & risk assessments, continuing education webinar training and an industry leading riskmanagement library/newsletter.

## Submission material

- A&E application and attachments (competitor applications accepted with a warranty letter)
- Five years of currently valued carrier loss runs
- Most recent financial statement

## Contacts

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## About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,000 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise.™**

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

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