

# ARCHITECTS AND ENGINEERS

Skyward Specialty A&E focuses its Errors and Omissions coverage on primary insurance with up to \$50M in gross billings. **We are 100% wholesale distribution dedicated.**

## PROGRAM HIGHLIGHTS

- Rated A- (Excellent) with a positive rating by AM Best
- Voted by Insurance Business America as a 5-star Winner in "The Best Professional Liability Provider" category
- Admitted in 42 states
- 10 year ERP option
- Claims made and reported policy
- Broad definition of professional services
- Punitive damages coverage where insurable
- Duty to defend
- Mutual choice of counsel
- True worldwide coverage
- Voluntary mediation deductible credit - deductible reduced by 50% up to \$25k
- Risk management services - unlimited contract reviews, preclaims assistance, loss prevention services
- Coverage for independent contractors while acting on behalf of the insured
- No exclusion for mold or asbestos
- Ownership interest of coverage up to 50%
- No hammer clause in policy form
- Experienced claims handling by all-attorney claims staff
- Waiver of subrogation built into the policy form
- Carveback for geotech regarding Exclusion M – Faulty Workmanship
- Carveback for software created or modified for a specific client regarding Exclusion N – Goods and Products
- Competitive supplementary payments and where the retention shall not be applicable:
  - Defendant's expense reimbursement - \$1,200/day up to \$6,000
  - Pre-claims assistance
  - Defense expense for professional license, disciplinary proceedings – up to \$25k for all investigation
  - Regulatory expense reimbursement (ADA/FHA/OSHA) - up to \$25k
  - Subpoena coverage up to \$25k



## COVERAGE AND LIMITS

- Coverage written on a primary, excess and excess-specific project/client basis
- Limits up to \$5mm per claim/\$5mm aggregate

## TARGET CLASSES

- A&E firms with up to \$50M in billings, domiciled in the United States
- Architects, engineers, land surveyors, construction managers, testing labs, interior designers and environmental consultants

## SUBMISSION REQUIREMENTS

- New business application
- 3 years of currently valued company loss runs
- Copy of current policy declaration page, if available

### CONTACT US



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