Architects & Engineers Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Design professional claims are long-tail and costly, and carriers rate on discipline, project types such as condos, and how well your contracts limit liability.

WHAT'S COVERED

Professional liability
Claims that your advice, work or omission caused a client a financial loss.

Defense costs
Attorney fees and court costs, even when the claim has no merit.

Project-specific limits
Dedicated limits for a single large project when required.

Pollution from design
Pollution claims tied to your design work, if endorsed.

General liability / BOP
Slip-and-fall injuries, office property and business income.

Good to know
Staying away from condominium and residential tract work and using a limitation of liability clause can lower premiums a great deal.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Construction means and methods
- × Cost estimates being exceeded
- × Work on projects where you also act as contractor on most policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Billings by discipline and project type
- Largest project fee and construction value
- Standard contract form
- Licensed principals and staff count
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/architects-and-engineers/

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