



Professional Liability
A Division of NSM Insurance Group
555 North Lane, Suite 6060
Conshohocken, PA 19428
P: 800-970-9778 F: 610-941-1004
www.nsminc.com

ARCHITECTS & ENGINEERS PROFESSIONAL LIABILITY

The professional liability protection designed for architects, engineers and related risks.

for Firms with up to \$10,000,000 in Gross Annual Billings

Sample Classes

- Architects
- Interior Designers
- Electrical Engineers
- Mechanical Engineers
- HVAC Engineers
- Structural Engineers
- Civil Engineers & Land Surveyors
- Other Design Consultants involved with the Building Industry

Limits

\$250,000/\$250,000	\$2,800
\$250,000/\$500,000	\$3,000
\$500,000/\$500,000	\$3,500
\$500,000/\$1,000,000	\$4,000
\$1,000,000/\$1,000,000	\$4,600
\$1,000,000/\$2,000,000	\$4,900
\$2,000,000/\$2,000,000	\$6,100
\$3,000,000/\$3,000,000	\$7,100

Minimum Premium

Higher limits up to \$5,000,000/\$5,000,000 available for most risks

Coverage

Protection for wrongful acts in the performance of professional services as a licensed architect or engineer

- Supplemental payments up to \$500 per day for attendance at trial up to \$5,000
- Punitive damages coverage up to \$250,000, where permitted by law
- Personal injury coverage
- Blanket joint venture coverage
- Leased employees coverage
- Innocent insured protection
- Disability and death ERP features
- Several pre-priced ERP options available
- 60-day mergers/acquisitions coverage
- Equity interest coverage up to 20%
- Incidental pollution liability

Features

- Backed by A.M. Best-rated A+XV paper
- Over 25 years experience crafting coverage for architects and engineers
- Available nationwide (except AK)
- Admitted, except Surplus Lines in HI and LA
- Worldwide coverage territory
- Claims-made and reported coverage form
- Duty to defend coverage trigger
- Minimum deductible starts at \$2,500
- Single annual aggregate deductible provision in standard form
- Optional first dollar defense and defense costs outside the limit

This is just a fact sheet. It does not replace or change the policy, which is the controlling document.
