

WHAT IS IT?

The Small Firm program offers professional liability insurance coverage to small architectural and engineering firms. We also offer commercial auto, directors & officers, employment practices, fiduciary, general liability, property and casualty, umbrella and worker's compensation to these firms.

WE UNDERSTAND SMALL FIRMS

Small firms have a lot on their plate. And that's precisely why having an experienced team handling your insurance needs is invaluable. With over 50 years experience insuring architects and engineers, we know what it takes to effectively protect your firm. While you focus on servicing your customers, we make sure you have the right insurance coverage, access to volumes of risk management information, and an ally should a claim arise.

WHO IS IT FOR?

Small Firm is designed for A/E firms meeting the following criteria:

- 1) Firms with a licensed principal or partner
- 2) Annual billings up to \$500,000
- 3) Demonstrate an acceptable loss ratio
- 4) Target risks: Architects, engineers, civil engineers, electrical engineers, landscape architects, mechanical engineers, structural engineers, land surveyors, construction managers, scientists and technical consultants.

WHY CHOOSE SCHINNERER?

- One of the broadest professional liability forms in the industry
- International coverage
- 5 percent risk mitigation credit if you meet our eligibility criteria
- 5 percent premium credit for AIA/NSPE members
- Multi-year policies available for eligible small accounts
- Broad coverage for pollution, asbestos and equity interests
- Free contract review services typically with 24-hour turnaround
- Local claims service provided by dedicated A/E claims specialists
- Free pre-claims assistance

THE SPECS

Availability: In all states, the District of Columbia and U.S territories.

Minimum premium: \$1,000

Minimum deductible: \$1,000

Limits: up to \$5 million

Coverage: Admitted, with an A rated carrier

WEB RESOURCES

www.PlanetAEC.com

www.PlanetAEC.com/apps.html

www.PlanetRiskManagement.com

www.PlanetAEC.com/toolbox.html

QUESTIONS YOU MAY HAVE

What makes the Schinnerer A&E policy one of the broadest in the industry?

Our policy has a very broad definition of professional services designed to meet the evolving needs of today's design professionals. Additionally, our policy does not contain a hammer clause, which allows our insureds to fully contest a claim and protect their professional reputation. The pollution incident coverage contained in our policy is among the broadest in the industry.

What services do you offer policyholders?

Our policyholders have access to our "risk managers on-call" that are here to offer advice in today's litigious environment. Our risk management department reviews thousands of contracts a year for our policyholders, free of charge, and the vast majority are completed within a 24-hour time frame. We continue to host our interactive webinar series to keep you abreast of changes within the construction industry and to compliment our quarterly publication *Guidelines to Improving Practice*. Our free pre-claims assistance also helps our insureds mitigate and resolve small problems before they become big ones.

Can retired parties be covered under my active professional liability policy?

Yes, under specific circumstances. Retired partners, officers, directors, members or employees of your firm are covered while acting within the scope of their duties as a consultant for you.

How do you determine a firm's premium?

Some of the factors that we consider are the billings, discipline, projects, scope of the services and loss history of the firm. Since there are many services with lower liability a firm may render, our application breaks out those billings to help our underwriters achieve the best premium for your client.

What limits of liability do you offer?

Up to \$5,000,000 and we can review a risk if higher limits are needed.

Can additional limits be purchased for specific projects?

Yes. We offer a supplement limit of liability endorsement to the practice policy that enables an insured to carry higher limits for a particular project or client. Additional underwriting is needed to confirm eligibility.

What is the toll-free number and e-mail address for contract reviews?

1-888-329-7384 or 1-888-329-FAXREVIEW
or vos.RMeducation@Schinnerer.com

What other coverages do you offer?

- Commercial auto
- Directors & Officers (D&O)
- Employment practices liability (EPLI)
- Fiduciary
- General liability
- Professional (E&O)
- Property
- Umbrella
- Worker's comp
- International - travel assistance
- Kidnap & Ransom

SUBJECT MATTER EXPERTS

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