



# CAPSPECIALTY ARCHITECTS AND ENGINEERS PROFESSIONAL LIABILITY

CapSpecialty's Architects and Engineers professional liability product is designed for professional design and engineering firms, with a particular focus on those that have experienced a severe claim event or a frequency of claims in their recent history. CapSpecialty's underwriting team understands each insured has a story and remains committed to analyzing each firm's distinct loss history, including the circumstances that gave rise to the claim, the insured's assessment of the situation and the remedial measures enacted to prevent reoccurrence.

## PRODUCT HIGHLIGHTS

- Flexible underwriting
- Target premiums: \$10,000 and above
- Claims-made, duty to defend coverage
- Robust insuring agreements, including:
  - Professional Services Wrongful Act
  - Technology Wrongful Act
  - Pollution Incident
  - Security Incident or Privacy Incident
  - Media Wrongful Act
  - Personal Injury
- Primary and Excess capabilities (including specific project excess)
  - Excess only in California and South Florida
- Supplementary Payments section including: Disciplinary Proceedings, Regulatory Proceedings, Loss of Earnings, Network and Privacy Breach Costs, Pre-Claim Assistance and Subpoena Defense Costs

## CAPSPECIALTY HIGHLIGHTS

- Limited wholesale-only distribution
- Superior customer service
- Experienced in-house claims handling
- Written by an A (Excellent) rated carrier by A.M. Best, Capitol Specialty Insurance Corporation

CapSpecialty.com

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Capitol Specialty Insurance Corporation

## TARGET RISKS

- Targeting professional design and engineering firms including architects, interior designers, surveyors, civil engineers, mechanical engineers, electrical engineers, HVAC engineers, forensic engineers and structural engineers
- Revenue of \$100k to \$100M
- Have an appetite for firms with claim frequency and/or severity in their history
- Willing to consider a wide array of eligible practice areas and project types, including structural and residential exposure

**Excluded classes:** Construction contractors (including general contractors); Design/Build firms; Design or engineering firms specializing in Aerospace, Chemical, Marine, Mining, Nuclear and Process Engineering

## GET IN TOUCH

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