



# Victor O. Schinnerer & Company Class of Business Guide

## PROFESSIONAL LIABILITY

### **Architects & Engineers**

Architects  
Engineers  
Landscape architects  
Civil engineers  
Electrical engineers  
Environmental engineers  
Surveyors  
Scientists  
Structural engineers  
Technical consultants  
Mechanical engineers

### **Construction Consultants**

Acoustical consultants  
Air balancers  
Audio-visual consultants  
Certified planners  
Code compliance consultants  
Construction materials testing firms  
Agency construction managers  
Drafting consultants  
Elevator consultants  
Engineering geologists  
Environmental graphic designers  
Facilities managers  
Kitchen designers  
Forensic consultants  
Geotechnical engineers  
Irrigation engineers  
Instrumentation control engineers  
Interior designers  
LEED consultants  
Lighting designers  
Modelers/renderers  
Photogrammetrists  
Roofing consultants  
Sprinkler designers  
Telecommunications consultants  
Transportation consultants

### **Environmental Consultants**

Archeologists  
Biologists  
Consulting engineering firms  
Consulting soil scientists  
Corrosion engineers  
Ecologists  
Environmental protection specialists  
Erosion control engineers  
Geologists  
Hydrologists  
Industrial hygienists  
Lead paint inspectors  
Natural resource managers  
Testing labs  
Toxicologists  
Cultural resource specialists  
ENV permitting and compliance specialists  
Wildlife management specialists  
Soil/septic specialists  
Asbestos management  
Phase I/II site assessors  
Storm water specialists  
Air monitoring specialists  
Mold specialists  
UST investigators  
Remediation planners  
Wetland consultants  
Fracking consultants

### **Contractors**

General contractors  
Structural contractors  
Concrete contractors  
Well drilling contractors  
At-risk construction managers  
Excavation contractors  
Fire protection/suppression contractors  
Paving contractors  
Waste water/sewer contractors  
Mechanical/HVAC contractors  
Electrical contractors  
Roofing contractors  
Drywall contractors  
Highway contractors  
Telecommunication contractors  
Utility contractors  
Landscape contractors  
Restoration contractors  
Geotech contractors

### **Hospitals & Healthcare**

Healthcare consultants  
Managed care organizations

### **Public Entities**

School leaders  
Public officials

### **Real Estate**

Real estate agents  
Real estate brokers  
Real estate appraisers  
Real estate auctioneers  
Real estate consultant  
Commercial real estate professionals  
Leasing agents  
Property managers  
Title agents  
Mortgage brokers

## PROPERTY & CASUALTY

### **Architects & Engineers**

Architects  
Engineers  
Landscape architects  
Civil engineers  
Electrical engineers  
Environmental engineers  
Surveyors  
Structural engineers  
Technical consultants  
Mechanical engineers

### **Construction Consultants**

Acoustical consultants  
Air balancers  
Audio-visual consultants  
Certified planners  
Code compliance consultants  
Construction materials testing firms  
Agency construction managers  
Drafting consultants  
Elevator consultants  
Engineering geologists  
Environmental graphic designers  
Facilities managers  
Kitchen designers  
Forensic consultants

### **Construction Consultants (cont'd)**

Geotechnical engineers  
Irrigation engineers  
Instrumentation control engineers  
Interior designers  
LEED consultants  
Lighting designers  
Modelers/renderers  
Photogrammetrists  
Roofing consultants  
Sprinkler designers  
Telecommunications consultants  
Transportation consultants

### **Environmental Consultants**

Archeologists  
Biologists  
Consulting engineering firms  
Consulting soil scientists  
Corrosion engineers  
Ecologists  
Environmental protection specialists  
Erosion control engineers  
Geologists  
Hydrologists  
Industrial hygienists  
Lead paint inspectors  
Natural resource managers  
Testing labs  
Toxicologists  
Cultural resource specialists  
ENV permitting and compliance specialists  
Wildlife management specialists  
Soil/septic specialists  
Asbestos management  
Phase I/II site assessors  
Storm water specialists  
Air monitoring specialists  
Mold specialists  
UST investigators  
Remediation planners  
Wetland consultants  
Fracking consultants

### **Forest**

Logging  
Log road construction  
Reforestation  
Chipping  
Log and chip hauling

### **Energy & Utilities**

Public gas and electric utilities  
Utility contractors  
Utility consulting and engineering  
Pipeline operators  
Pipeline contractors  
Pipeline consulting and engineering  
Oil and gas operators  
Oil and gas drillers  
Oil and gas workover contractors  
Oil and gas servicing contractors  
Oil and gas consulting and engineering  
Oil field equipment rentals  
Oil field transportation



## MANAGEMENT LIABILITY

### Architects & Engineers

Architects  
Engineers  
Landscape architects  
Civil engineers  
Electrical engineers  
Environmental engineers  
Scientists  
Surveyors  
Structural engineers  
Technical consultants  
Mechanical engineers

### Construction Consultants

Acoustical consultants  
Air balancers  
Audio-visual consultants  
Certified planners  
Code compliance consultants  
Construction materials testing firms  
Agency construction managers  
Drafting consultants  
Elevator consultants  
Engineering geologists  
Environmental graphic designers  
Facilities managers  
Kitchen designers  
Forensic consultants  
Geotechnical engineers  
Irrigation engineers  
Instrumentation control engineers  
Interior designers  
LEED consultants  
Lighting designers  
Modelers/renderers  
Photogrammetrists  
Roofing consultants  
Sprinkler designers  
Telecommunications consultants  
Transportation consultants

### Environmental Consultants

Archeologists  
Biologists  
Consulting engineering firms  
Consulting soil scientists  
Corrosion engineers  
Ecologists  
Environmental protection specialists  
Erosion control engineers  
Geologists  
Hydrologists  
Industrial hygienists  
Lead paint inspectors  
Natural resource managers  
Testing labs  
Toxicologists  
Cultural resource specialists  
ENV permitting and compliance specialists  
Wildlife management specialists  
Soil/septic specialists  
Asbestos management  
Phase I/II site assessors  
Storm water specialists  
Air monitoring specialists  
Mold specialists  
UST investigators  
Remediation planners  
Wetland consultants  
Fracking consultants

### Non-Profit

Adoption agencies  
Agricultural co-ops  
Alumni associations  
Aquariums  
Centers for developmentally disabled  
Chambers of commerce  
Charities  
Civic organizations  
Community development corporations  
Community groups  
Convention/visitor bureaus  
Condo associations  
Cultural centers  
Drug counseling groups  
Foundations  
Fraternal organizations  
Golf clubs/country clubs  
Historical societies  
Libraries  
Museums  
Political clubs  
Public broadcasting stations  
Quasi-governmental organizations  
Recreation clubs  
Senior care organizations  
Social services  
Small electrical co-ops  
Small utility co-ops  
Swim clubs  
Student exchange programs  
Trade/professional associations  
Youth sports organizations  
Yacht clubs  
Zoos

### Hospitals & Healthcare

Assisted living facilities  
Clinics  
Dental practices  
Health centers  
Hospitals  
Laboratories  
HMOs/PPOs  
Community health centers  
Emergency medicine groups  
Healthcare consultants  
Healthcare foundations  
Hospices  
Home healthcare organizations  
Independent practice associations (IPAs)  
Nursing homes  
Physicians groups  
Psychiatric facilities  
Rehabilitation facilities  
Surgery centers

## POLLUTION

### Contractors

General contractors  
Structural contractors  
Concrete contractors  
Well drilling contractors  
Excavation contractors  
Fire protection contractors  
Paving contractors  
Waste water/sewer contractors  
Mechanical/HVAC contractors  
Electrical contractors

### Contractors (cont'd)

Roofing contractors  
Drywall contractors  
Highway contractors  
Telecommunication contractors  
Utility contractors  
Landscape contractors  
Restoration contractors  
Geotech contractors  
Carpentry contractors  
Demolition contractors  
Dredging contractors  
Masonry contractors  
Painting contractors  
Steel erection contractors

## SPECIALITY COVERAGE

### Kidnap, Ransom & Extortion

Most classes

### International P&C Insurance

Most classes

### Railroad Protective

Most classes

### Public Entities

Special events  
Petroleum storage tanks  
Liability above SIRs  
Excess liability  
Umbrella liability  
Fidelity and surety bonds  
Crime  
AD&D  
Liquor liability  
Aviation liability  
Miscellaneous liability



Schinnerer.com

Stability. Service. Solutions. We Focus on What Matters.<sup>SM</sup>