



Leading the Way **Insurance for Design and Construction Professionals**



Leading the Way

When you push the envelope, you need to be sure that someone will back you up. That's where Schinnerer comes in. Since creating the first professional liability policy for architects and engineers, we've been forging ahead, creating innovative coverage that's flexible enough to keep up with you as you lead the way. We offer your firm:

Wide-Ranging Experience

We write firms of all sizes, from one-person operations all the way to multi-million dollar ones. Not an architect, engineer, surveyor or contractor? We also write construction-related professionals, like HVAC consultants and hydration engineers, as well as more specialized occupations such as construction managers, environmental engineers and interior designers.

Staff Who Understand Your Business

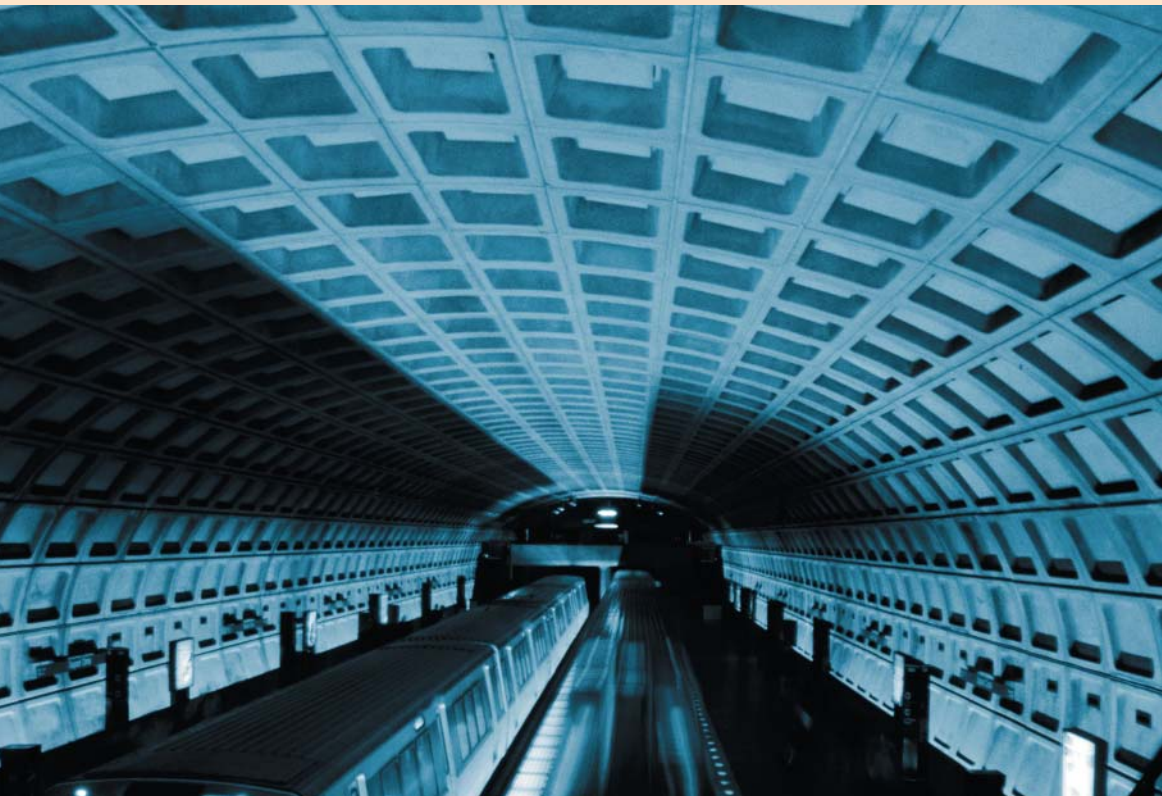
An outsider's point of view just doesn't cut it. Our underwriters are design & construction experts who truly understand the projects you undertake. When we're making our decisions on coverage, we see your projects as clearly as you do.

Expansive Risk Management Resources

Simply put, our risk management resources are the most extensive in the industry. We offer a bi-monthly newsletter to help keep you ahead of emerging risks, booklets to help you write stronger contracts and claims studies to help you avoid mistakes. We also offer an online continuing education course—all at no extra charge. We're serious about helping you manage risk.

Personalized Claims Services

When the worst happens, we're there for you. While many carriers maintain a single claims office, our policyholders have the benefit of more than 20 claims offices located across the country. Local claims representatives, most of whom have more than 15 years of experience in construction claims, will help you get back to what you do best. And if your case does go to court, an experienced defense counsel will be assigned to defend you and your reputation.



Policy highlights

Although most people know us for professional liability, our DesignOne program can provide all the business insurance needs for most design professionals. And while we provide professional & pollution liability for contractors, our carrier partner can often help with GL coverages.

Our custom policy form covers unique services

Our policy forms adapt to the changing needs of your profession by covering the wide variety of services you provide. We understand that some kinds of risks—like those associated with mold and condominiums—are a reality of your practice, so we do our best to accommodate them.

One program, multiple coverages

In addition to professional liability for design professionals, we also offer property and casualty packages to cover basic everyday exposures, like your office equipment, cars or computers. We also offer financial coverages like D&O, employment practices and fiduciary. One carrier for all your coverage means greater convenience. It also may mean fewer arguments as to who pays a claim.

We're committed to the long run

Schinnerer has been providing construction professionals with insurance for over 50 years. We're committed to you for the long run, and our longevity proves that.

We offer you more

Local claims representatives. Experienced defense counsel from our partner. On-call risk managers. These are just the start of the extended services offered in our program. We'll even help you with an incident before it becomes a claim. Just call us. We're there when you need us.



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When you're leading the way, wouldn't you want 50 years of experience behind you? For more information on Schinnerer's construction industry programs, talk to your broker, or contact us directly at:

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