

Schinnerer and CNA

Architect & Engineer Program Advantages

Schinnerer has been serving the design professional community for over fifty years, providing industry-leading coverage and risk management services. To highlight some of the advantages of our program, we've created this chart. If you have any questions, please feel free to contact your underwriter directly or dial 301-961-9800.

COVERAGE FEATURE	BENEFIT TO YOU
Broadly defined professional services	Our definition of professional services is one of the broadest in the industry. And it's not limited to licensed design professionals, but includes construction managers, scientists and technical consultants.
Pollution incident liability	Our policy includes broadly defined coverage for pollution incident liability for claims arising out of any of your activities.
We don't qualify coverage with the term <i>negligent</i>	Negligence need not be established in order for our policy to respond to a claim against you. Our coverage responds to an error, omission or other act that causes liability in the performance of professional services for others.
Prior acts coverage	Our policy covers all of your past services without limitation as long as you meet our underwriting guidelines. Many carriers use a retroactive date that precludes coverage for all services provided prior to that date.
Consent to settle provisions without penalty	Schinnerer provides you with the right to consent before we settle a claim. Lots of carriers offer this provision, but follow it with a hammer clause. This means you're liable for any additional dollars incurred for indemnity or expense that exceed the recommended settlement. Not so with the Schinnerer & CNA program.
Damages are not limited by a definition	We intentionally don't define the term "damages" because a definition limits the damages that may be paid under your policy. Some of our competitors don't cover punitive or multiplied damages. We cover them unless state law precludes it.
Property damage includes damage to and loss of use of electronic data	The term property damage is typically limited to damage to and loss of use of tangible property, therefore no coverage applies for damage to or loss of use of electronic data. Schinnerer's form specifically includes electronic data in the definition of property damage.

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Architect & Engineer Program Advantages *continued*

COVERAGE FEATURE

BENEFIT TO YOU

No asbestos exclusion

Our policy form doesn't contain an exclusion for claims arising out of asbestos. Many of our competitors forms do.

No war & terrorism exclusion

Our policy does not contain an exclusion for war or terrorism. Such exclusions can be very broad and may preclude coverage for claims that would otherwise have been covered.

Reduced deductibles for firms with best practices

Schinnerer has compiled a list of basic risk mitigation practices available for firms with up to \$20M in gross annual billings. In the event of a claim, your deductible is reduced by 50% (up to a maximum credit of \$25,000) if you can demonstrate your firm's use of certain best practices.

Coverage for client-specific software and hardware design solutions

Software, hardware and other technology incorporated as part of a client-specific design are included as covered services. Some competitors do not include these services or they apply additional exclusions or limitations to coverage.

Intellectual property coverage

Our form doesn't contain an intellectual property exclusion. If an infringement is committed in the course of performing professional services, our policy will respond. Some competitors exclude coverage for any disclosure, misuse or misappropriation of any ideas, trade secrets or confidential information acquired prior to employment with the insured—which are some of the most likely ways an infringement might occur.

Libel, slander, disparagement, discrimination

Schinnerer's professional liability policy does not exclude libel, slander or disparagement. If, in the course of providing professional services, any such allegations (except with respect to employment discrimination) will be addressed by our form. Non-professional scenarios are best addressed in a General Liability form.

Complete copies of our coverage forms are available on our website: www.Schinnerer.com. This information is intended to present a general overview for illustrative purposes and is not intended to substitute for the guidance of retained legal or other professional advisors, nor to constitute a contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions. All products and services may not be available in all states. State amendatory endorsements were not included in this comparison analysis.

