

SIX COMPELLING REASONS to Insure Your A/E Business

When times are tough, companies have to examine their expenses carefully. Some A/E firms may even consider going without important executive coverages to save some money. However, dropping your coverage can cost you more than you think. Here's why:

1

KEEPING COVERAGE NOW, ENSURES COVERAGE LATER .

Although many executive products include prior acts coverage at inception, when coverage is discontinued, there will likely be a new prior and pending litigation date attached to the policy when it is rewritten. This could result in a coverage gap. Therefore, keeping your coverage in place now is the best way to protect yourself into the future.

2

INSURANCE PROTECTS YOUR ASSETS.

According to the Equal Employment Opportunity Commission (EEOC), in 2009 alone over 93,000 charges were filed against employers for various types of discrimination including age, race, religion, and national origin. The average cost of a claim arising from such a lawsuit is in excess of \$200,000. Even frivolous claims cost you time and money to defend yourself. By purchasing employment practices liability coverage in Schinnerer's E-Pack program, you can choose from a number of limit and deductible options that best protect the business that you have worked so hard to grow.

3

GET THE MATERIALS YOU NEED TO SATISFY STATE REQUIREMENTS.

More and more states are passing laws requiring employers to provide sexual harassment prevention training. When you purchase employment practices liability coverage as part of the E-Pack product offering at Schinnerer, you receive free access to our online web training. This training can assist your company in meeting state requirements by providing training in an interactive web-based format, with the capability to track employee participation through an easy-to-use online mechanism. Other human resource tools, including self-assessments, sample policies, and timely articles on employment practice matters and evolving law are also available.

4

WHO WILL BE WITH YOU WHEN A CLAIM IS BROUGHT AGAINST YOUR FIRM?

If you're a Schinnerer policyholder, the answer is easy. When a claim is made against you, you will have the peace of mind of knowing that a claims adjuster specializing in employment practices liability, directors & officers liability, and/or fiduciary liability claims will be working on your behalf. Should the claim become a lawsuit, Schinnerer will match you with a defense attorney who is also an expert in these areas.

5

WHY NOT WORK WITH THE CARRIER WHO KNOWS YOU BEST?

Chances are, you already know us. We've been providing professional liability coverage for design firms for close to sixty years. We probably already write your professional liability or business coverages, and letting us handle the E-Pack policy too will make renewals that much easier. And, should a claim arise, having all of your coverages with the same carrier will make the claims process simpler too. There will be no worries about coverage, since it will all be with one carrier.

6

FLEXIBLE COVERAGE TO SUIT THE NEEDS OF YOUR FIRM.

E-Pack provides the flexibility of integrating coverages over a wide range of insurance exposures including employment practices liability, directors & officers liability and fiduciary liability. You can select from either a multi-line package that combines two or more of these coverages, or simply purchase a stand-alone policy. If you're a member of our Small Firm Program, you can even purchase an EPLI endorsement to your professional liability policy.

Call for more information.

For more about Schinnerer's DesignOne Program—the only program commended by the AIA and NSPE/PEPP and sponsored by the AIA Trust—contact your independent agent or broker. Or contact us directly at:

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