

PROPERTY & CASUALTY

Target Classes of Business and Eligibility Guidelines



TARGET CLASSES

Our Property & Casualty program can write the following professionals:

ARCHITECTS · ENGINEERS · LANDSCAPE ARCHITECTS · LAND SURVEYORS

Additional professionals we can write are:

ACOUSTICAL CONSULTANTS	FOOD HANDLING/KITCHEN CONSULTANTS	MODELERS/RENDERERS
AIR BALANCERS	FORENSIC CONSULTANTS	PHOTOGRAMMETRISTS
AUDIO-VISUAL CONSULTANTS	GEOLOGISTS	ROOFING CONSULTANTS
CERTIFIED PLANNERS	GEOTECHNICAL ENGINEERS	SOIL CONSULTANTS
CONSTRUCTION MANAGEMENT "AGENCY"	GRAPHICS CONSULTANTS	SPRINKLER DESIGNERS
DRAFTING CONSULTANTS	INTERIOR DESIGNERS	TELECOMMUNICATIONS CONSULTANTS
ENGINEERING GEOLOGISTS	LANDSCAPE ARCHITECTS	TESTING LABS
ENVIRONMENTAL CONSULTANTS	LIGHTING DESIGNERS	
FACILITIES/OPERATIONS	MANAGEMENT CONSULTANTS	

ELIGIBILITY GUIDELINES

The above classes are eligible for all coverages in our Property & Casualty program.

The coverage options are:

PACKAGE POLICIES (SMALL BUSINESS & MID-SIZED BUSINESS) · COMMERCIAL AUTO · GENERAL LIABILITY · INLAND MARINE · WORKERS' COMPENSATION · UMBRELLA

Basic eligibility criteria include:

- Firm must be operated by licensed professional and/or design professional consultants
- 51% of the firm's professional fees must be derived from the following:
 - Engineering or architectural designs, drawings, reports or other contractually specified professional services
 - Surveying services
- Less than 50% of the firm's total professional fees may be derived from a design-build exposure. Any risk with more than 50% design-build exposure may be referred to our A-rated carrier for further underwriting consideration.