

Why insure with Schinnerer & CNA?

How does the Schinnerer and CNA insurance program compare to other insurance programs? Our DesignOne program provides your clients with distinct advantages over the competition.



DesignOne can satisfy all of your clients' business insurance needs. Your clients can get professional liability, property and casualty coverages plus financial coverages like D&O, employment practices and fiduciary insurance—all from the same carrier. One carrier means a simpler buying process, as well as a reduced chance of a coverage gap. One carrier also means easier claims handling. DesignOne includes the following coverages:

- Commercial Auto
- E-Pack:
 - Directors & Officers
 - Employment Practices Liability
 - Fiduciary
- Pollution Incident
- Professional Liability/E&O
- Property & Casualty Packages
- Umbrella
- Workers' Compensation

MORE COMPLETE PROTECTION



Our professional liability policy has a wide range of customizable deductibles, to fit the size and type of the individual firm.

Professional Liability Coverage at a Glance

- Former officers, partners and directors
- Innocent principals
- Newly acquired entities
- Joint venture
- Equity interest
- Full prior acts
- Contractual liability
- Design-build
- Practice policy — excess over project
- Asbestos coverage
- Pollution incident coverage
- Punitive damages
- Violation of copyrights, patents and trademarks

Professional Liability Features

- Circumstance reporting at no charge
- Consent of counsel
- Consent to settle
- Risk mitigation credit for eligible firms
- Deductible options
- Defendants reimbursement
- Expanded definition of named insured
- Extended reporting period
- First dollar defense
- Interest free payment plans
- Legal fees in response to ADA, FHA & OSHA actions
- Local claims specialists
- Pre-claims assistance at no charge
- Premium credits
- Profit sharing
- Waiver of subrogation
- Worldwide protection



Property and Casualty

Schinnerer and CNA provide a comprehensive property and casualty package that combines general liability, commercial auto, workers' compensation and umbrella coverage. The Business Owner's Policy (BOP) is designed for small to mid-size firms. It's easy to purchase so small and mid-size business owners can get the protection they need while focusing on their business. Our Tailored Commercial Package Policy (TCPP) can be customized for larger, more complicated firms so they get the specific protection they need.

Property Coverage at a Glance


- Accounts receivable
- Inland marine
- Valuable papers
- Computer hardware and software
- Property off-premises and in-transit
- Workers' compensation coverage

Casualty Coverage at a Glance

- Building and business personal property
- Fire damage legal liability
- Products/completed operations
- Hired and non-owned liability and physical damage coverage
- General liability
- Medical expenses
- Umbrella coverage

E-Pack

E-Pack is a portfolio of coverages that protects your clients against emerging risks in the current workplace. Your clients choose from any combination of directors and officers, employment practices and fiduciary liability coverages.



Schinnerer and CNA provide our policyholders with the tools to identify, evaluate and manage risks that may arise when providing professional design services including seminars, workshops and educational publications. Schinnerer's risk management team can also custom design a program to address your client's specific business needs.

Web-Based Resources

Schinnerer and CNA policyholders have secure access to a wealth of proprietary information at www.PlanetRiskManagement.com. There, your clients will have access to contract review tips, practice management guides, past issues of our *Guidelines* newsletter and much more.

Online Continuing Education

VEP *Online* is a comprehensive two-level, self-paced education program to help your clients satisfy their continuing education requirements. It's a convenient and cost-effective way to earn CE credits and learn the basics of risk management for construction and design firms.

Risk Management Seminars

Our seminars and workshops provide practical risk management techniques to help prevent potential claims. We tailor our seminar schedule each year to address our policyholders' most pressing needs. Nationally held seminars, webinars and telenars are available or we can hold in-house seminars for your larger clients.

Publications

We keep our policyholders informed about practice, legal and claims trends. Our bi-monthly newsletter, *Guidelines for Improving Practice*, provides articles on the latest trends. Publications such as *Concepts in Risk Management*, as well as other industry-specific materials for surveyors and environmental consultants, give our policyholders a solid base in risk management techniques.

Contract Reviews

All policyholders receive a copy of *Managing Risk Through Contract Language*, which identifies contract language issues common to design professionals. Through this resource and others available on our website, your clients will become well-versed in the art of the contract. Firms insured with our Premier or Large Firm programs are also eligible for personal contract reviews. Schinnerer's risk management specialists will review insurance, contractual indemnity and other risk-intensive provisions.



Schinnerer and CNA have dedicated claims representatives countrywide to help your clients when they need it most. Even if your clients are involved in a dispute that hasn't yet become a claim, our representatives can help devise a plan for a quick resolution.

Does your client need an attorney? We have a network of experienced attorneys with successful track records in representing and defending the interests of construction industry professionals.

WORLDWIDE COVERAGE - LOCAL SERVICE

One Program. Infinite Benefits.

Your clients want coverage tailored to their needs. And they want risk management education to help them control costs.

The Schinnerer & CNA DesignOne program helps them do all that and more. For more information, visit our website, www.PlanetAEC.com or contact us at the below number.

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