

Code Compliance Consultants



WHAT IS IT?

Professional liability and pollution incident coverage for code compliance consultants. We can also provide P&C, D&O, K&R and international coverage for these consultants. This highlight sheet covers our professional liability and pollution incident coverage. Please refer to the Design Professionals Overview highlights sheet for more on the other coverages offered.

WHO IS IT FOR?

We insure the compliance professionals who specialize in zoning codes, ordinances, planning, and regulations related to structures. The consultant investigates, researches and reviews code ordinances, documents, and may inspect new construction, renovations and existing structures. Code accessibility, municipal code, historic property preservation, and LEED compliance consultants are also eligible for coverage.

THE SPECS

The firm's principal must have a minimum of 5 years experience. If the principal is a licensed architect or engineer, only 3 years experience is required.

Availability: In all states, the District of Columbia and U.S. territories.

Minimum premium: \$1,000

Minimum deductible: \$1,000

Limits: up to \$20 million

Coverage: Admitted, with an A rated carrier

WE UNDERSTAND CODE COMPLIANCE CONSULTANTS

Code compliance consulting is a unique specialty in the construction industry. Not only do these consultants need to keep up with local building and zoning laws, but they must also stay up to date on federal laws such as the Americans with Disability Act. Such specialized consultants need insurance coverage from a provider that understands what they do in order to be effectively protected.

WHY CHOOSE SCHINNERER?

Experience

- We have insured specialty construction consultants for 20 years

Broad coverage

- Broad definition of professional services
- Pollution and asbestos coverage
- Retroactive coverage available for eligible firms
- Multi-year policies available for qualifying small accounts
- Incident reporting at the insured's option
- No hammer clause

Risk management

- Access to risk management resources that include contract language guidelines, claims studies and quarterly seminars
- Contract review services provided as a free service

Help is nearby

- Claims specialists are dedicated to professional liability construction claims
- Toll-free helpline for advice before an issue becomes a claim

WEB RESOURCES

www.PlanetAEC.com/specialty.html

www.PlanetAEC.com/apps.html

www.PlanetRiskManagement.com

www.PlanetAEC.com/toolbox.html

QUESTIONS YOU MAY HAVE

Can I get a multi-year policy?

Yes. We have three-year policies available for firms that meet the following criteria:

- Less than \$250,000 in annual billings
- Loss ratio less than 70 percent
- Acceptable claims frequency

I don't design anything, why do I need a design professional's policy?

You may encounter problems that are associated with design and thus could lead to claims. For example:

- Failure to recognize a building accessibility code violation could result in an Americans With Disabilities Act compliance lawsuit

- Failure to recognize a historic property zoning violation could result in additional renovation expense
- Failure to recognize an ordinance could result occupancy delays
- Failure to recognize a building code violation could result in structural damage

What if I'm named in a lawsuit for something I didn't do?

We will defend you until you give us permission to settle or your policy limits are met.

Can you help me understand if my insurance will respond to contractual requirements?

We can review your contracts for insurability as a free service.

SUBJECT MATTER EXPERTS

Debbe Malin

Deborah.L.Malin@Schinnerer.com

301-951-5418

Arlene Lucas

Arlene.D.Lucas@Schinnerer.com

443-832-2114