

WHAT IS IT?

Professional liability and pollution incident coverage for Leadership in Energy and Environmental Design (LEED) certified consultants. We can also provide P&C, D&O, K&R and international coverage for LEED 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 professionals who specialize in LEED, sustainability or green consulting. Licensure as an architect/engineer is not a requirement for coverage. The consultant can be working on new construction, remodels, product selection or any other service that requires your specialized knowledge. Green building facilitators are also eligible for coverage.

THE SPECS

Firms must have a LEED AP or LEED AP+ designation. If 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 \$5 million

Coverage: Admitted, with an A rated carrier

WE UNDERSTAND LEED CONSULTANTS

LEED consulting is a rapidly changing specialty. With new certification requirements and the ever increasing demand for professional liability insurance, it is nice to know that someone is paying attention. We have attended seminars and document committee meetings focused on your specialty. We make it our business to know your business. This leaves you time to focus on what's most important to you: running your business.

WHY CHOOSE SCHINNERER?

Experience

- We have 20 years experience insuring specialty classes of business

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 professional liability construction claims dedicated
- 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?

Your recommendations could lead to the selection of products or systems that do not meet expectations. This

could result in delays in the construction and use of a project, or could result in certification under the LEED or other certification program being delayed or denied.

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

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