



PROPERTY & CASUALTY

Coverage for the Rest of Your Business.

The property and casualty coverage available from Schinnerer and CNA protects your firm from injury and property damage claims that could seriously impact your business. We know what's important to your firm, and we build our coverages accordingly. So if you lose that critical blueprint, it's not just reported as another piece of paper. You're insured for what it's worth.

We also design property and casualty coverages to mesh together with your professional liability policy, to help you avoid coverage gaps that can leave your firm exposed. We understand the risks you face. We know which coverages work for you, and which don't. That's why we're the experts at tailoring insurance coverage for your business.



Why Property and Casualty from Schinnerer and CNA?

Besides seamless integration with the rest of your coverages, property and casualty protects your business from basic everyday exposures. Your firm depends on specialized property to do business: valuable papers, laptops, surveying equipment, and other tools. Property coverage protects you against loss of or damage to these essential pieces of your business.

Our P&C program combines property, general liability, commercial auto, worker's compensation and umbrella coverages. And when written in combination with the professional liability policy, you get superior protection by enhancing the pollution coverage and helping to eliminate coverage gaps.

Additionally, you'll get the benefits of keeping all of your coverage under one roof. One insurer. One call if anything happens. No arguments. After insuring your firm against professional liability, this is the logical next step.

Who Qualifies for Coverage?

We provide coverage for design firms (architects and engineers), specialty construction consultants, surveyors and environmental engineers and consultants. Coverage is available to firms of all sizes. Our Business Owner's Policy (BOP) is designed for small to mid-sized firms and the tailored policy (SMP) provides coverage for larger, more complex firms.

Program Features

Business personal property (BPP) coverage includes:

- Surveyor's equipment, architectural models, replicas, sculptures and drawings within 1000 feet of the premises. Other off-premises property is covered for \$25,000
- Valuable papers and accounts receivable up to \$100,000 each
- Worldwide coverage for laptops and cell phones

Liability coverage includes:

- Expanded liability for premises rented to you
- Retired partners, members, directors and employees
- Limited pollution coverage for office premises
- Participation in professional joint ventures

General liability coverage includes:

- Additional insured coverage
- Newly formed or acquired organizations
- Medical payments up to \$15,000

Business auto coverage includes:

- Hired car physical damage coverage up to \$50,000
- DOC coverage for executive officers

Tailored property coverage for larger, more complex firms:

This package includes many of the above coverages plus other features tailored to the specific needs of those firms.

Call for More Information.

To affordably manage your property and casualty risks going forward, contact your independent insurance agent or broker.

Or contact us directly at:

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Two Wisconsin Circle

Chevy Chase, MD 20815-7022

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Visit our website at: www.Schinnerer.com www.PlanetAEC.com

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