

# Sprinkler Designers



## WHAT IS IT?

Professional liability and pollution incident coverage for Sprinkler Designers. We can also provide P&C, directors & officers and kidnap & ransom for Sprinkler Designers. This highlight sheet covers our professional liability and pollution incident coverage.

## WHO IS IT FOR?

We insure sprinkler designers who design fire suppression systems for buildings.

Professionals who specialize in the layout of sprinkler systems, fire code compliance, fire alarm inspection, and fire protection engineering are eligible for coverage.

## THE SPECS

Firms must have a principal with National Institute for Certification in Engineering Technologies designation and a minimum of 5 years experience. If a licensed architect or engineer, 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 SPRINKLER DESIGNERS

When you work in a specialized field, you have unique exposures. Having provided coverage for construction professionals for over 20 years, we've grown to understand these exposures. We speak your language and know what it takes to protect your firm, allowing you to focus on what's most important: running your business.

## 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](http://www.PlanetAEC.com/specialty.html)

[www.PlanetAEC.com/apps.html](http://www.PlanetAEC.com/apps.html)

[www.PlanetRiskManagement.com](http://www.PlanetRiskManagement.com)

[www.PlanetAEC.com/toolbox.html](http://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

### All of my designs are approved by a licensed architect or engineer. Why do I need coverage?

Coverage is important because you could be named in a lawsuit even if a licensed engineer signs off on your designs.

### 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.

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

- Failure to recognize an ordinance could result in occupancy delays.
- Failure to recognize a building code violation could result in structural damage.

### 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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