

Design-Build Program

Policy Highlights

Contact:	Emerson Browne Emerson.W.Browne@schinnerer.com 301-961-9807
Limits of Liability:	\$10,000,000/\$10,000,000 per claims/aggregate
Minimum Deductible:	\$5,000
Availability:	In all states, the District of Columbia, and US territories
Target Risks/Classes:	Architecture and engineering firms providing design/build services; design/build firms. <i>Difficult Risks or Classes:</i> Residential
Program Features:	<ul style="list-style-type: none">• Coverage for design liability whether providing design-build services, design-only services, or agency construction management services• Retroactive coverage available for eligible firms• Pollution coverage• Joint venture coverage with both design firms and contractors• Incident reporting at the insured's option• Free pre-claims assistance• Premium credits up to 25 percent in most states for good claims experience• Punitive, exemplary or multiplied damages payable to the fullest extent of the law• Local claims services provided by dedicated claims specialists

DesignOne combines property, professional liability, general liability, commercial auto, umbrella, workers' compensation, employment practices liability and fiduciary liability coverage into one convenient, cost-effective program. It offers a single source of protection —one broker and one business insurance program.

DesignOne covers architects, surveyors, engineers, landscape architects, and other specialty design consultants. Also protected are virtually all project delivery methods, including design-build, joint venture, construction management services and traditional design-bid-build.

With property, casualty and professional liability coverages under one roof, design firms get the most comprehensive and flexible insurance programs available.

Available only through independent agents and brokers.