

Environmental Program

Policy Highlights

Contact:	Matthew McWilliams Matthew.McWilliams@Schinnerer.com 301-961-9833
Limits:	Up to \$20 million
Minimum Deductible:	\$2,000
Availability:	Admitted in all states where approved, the District of Columbia and U.S. territories
Target Risks:	All environmentally related consultants and engineers including geologists, hydrologists, biologists, wetland consultants, archeologists, testing labs and consulting engineering firms specializing in environmental and hazardous and toxic waste projects, and many others.
Professional Liability Features:	<ul style="list-style-type: none">● Professional license not required — education and experience may substitute● Pollution coverage for all services● Retroactive coverage available for eligible firms● Incident reporting at the insured's option● Free pre-claims assistance● Mediation credit reimburses 50% of the deductible up to \$25,000 when mediation is successfully used to resolve disputes● Local claims service provided by dedicated claims specialists● Risk management and loss prevention services provided by Schinnerer's risk management division
Property & Casualty Features:	<ul style="list-style-type: none">● Available to all size firms● Comprehensive property and casualty coverage for specific business exposures, including computer equipment, laptops and cell phones, valuable papers/media, accounts receivables, business property off-premises and back-up of sewers and drains● Blanket additional insured available in all states● Blanket waiver of subrogation available in all states

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.