

# Large Firm Program

## Policy Highlights

<b>Contact:</b>	Mike Gatti Michael.R.Gatti@Schinnerer.com 301-951-5412	Kevin Collins Kevin.J.Collins@Schinnerer.com 301-951-5412
<b>Limits of Liability:</b>	Up to \$20 million	
<b>Availability:</b>	In all states, the District of Columbia and U.S. territories	
<b>Target Risks/Classes:</b>	Engineering, architectural, environmental, land surveying, landscape architectural and construction management firms with annual revenues over \$20 million	
<b>Program Features:</b>	<ul style="list-style-type: none"><li>• Customized claims-made professional liability and pollution incident liability coverage</li><li>• Incident reporting</li><li>• Free pre-claims assistance</li><li>• Punitive damages coverage where allowable by law</li><li>• Individualized services, including risk management materials, seminars and contract reviews by experienced risk management professional</li><li>• Individualized risk management consulting services including contract reviews and training seminars</li><li>• Risk management publications</li><li>• Self study training course with continuing education credits</li><li>• Local claims service by dedicated A/E specialists and experienced defense attorneys</li></ul>	
<b>Property &amp; Casualty Features:</b>	<ul style="list-style-type: none"><li>• Available to all size firms</li><li>• 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</li><li>• Blanket additional insured available in all states</li><li>• Blanket waiver of subrogation available in all states</li></ul>	

**D**esignOne 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.