

Premier Program

Policy Highlights

Contact:	Kate Enos Katherine.D.Enos@Schinnerer.com 301-951-6919	Kathy Curry Kathleen.W.Curry@Schinnerer.com 301-951-6927
Limits:	Up to \$10,000,000/\$10,000,000 annual/aggregate Minimum Deductible: \$5,000	
Availability:	In all states, the District of Columbia, and U.S. territories	
Target Risks:	Firms meeting the following criteria: 1) Have a licensed principal or partner 2) Annual billings between \$500,000 and \$5 million 3) Demonstrate a consistent approach to size, growth patterns, project types, etc. 4) Have an acceptable loss ratio	
Professional Liability Features:	<ul style="list-style-type: none">• Broader protection for:<ul style="list-style-type: none">○ Pollution○ Asbestos○ Equity interest• Experienced claims services: 1) Specialists dedicated to A/E professional liability insurance 2) Claims can be submitted via toll-free number 3) Email access to CNA claims specialist• Enhanced risk management services:<ul style="list-style-type: none">○ Free contract reviews○ Self-study course (VEP) with continuing education credits○ Special risk management publications• COMMITMENT PLUS® profit sharing plan• First dollar defense as a deductible option• Punitive damages coverage where allowed by law• Enhanced coverage for defendants reimbursement• Up to two separate specific additional limits endorsements on a policy at one time	
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.



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