

Small Firm Program

Policy Highlights

Contact:	Vanessa Cole Vanessa.Cole@Schinnerer.com 301-951-5455
Limits:	Up to \$5 million/\$5 million annual/aggregate
DesignOne Minimum Premiums (in most states):	BAPP: \$500 Umbrella: \$400 Professional: \$1,250
Availability:	In all states, the District of Columbia and U.S. territories
Target Risks/Classes:	Architecture and engineering firms with annual gross billings of less than \$500,000 providing professional design services in the construction setting
Professional Liability Features:	<ul style="list-style-type: none">• Same-day telephone quotations• Short, easy-to-complete application• Three-year policy term with guaranteed premium for eligible firms• First dollar defense coverage• Risk management and loss prevention services available online• Incident reporting at the policyholder's option• Free pre-claims assistance• Local claims service provided by dedicated CNA A/E claims specialists• COMMITMENT PLUS® profit sharing
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.