



## Why Construction Consultants Need E&O

Although most construction-related professionals purchase general liability coverage to protect their businesses, many don't consider the protection provided by professional liability insurance. This is especially true of consulting firms like yours that provide specialized construction services as diverse as telecommunications consulting, kitchen consulting and sprinkler design. Your customers value your specialized services. You should, too, by purchasing professional liability to protect your business.

### *General Liability Is Not Enough*

Maybe you haven't purchased professional liability because you think you're off the hook for design liability. Perhaps you're relying on the project leads to purchase insurance. Or perhaps you think general liability coverage is enough. Think again. General liability policies exclude coverage for the professional services you provide. Even if you're calibrating on HVAC system or acting as a sub-consultant on a larger job, you could be held responsible for an error or omission. And that's where professional liability comes in.

### *Broad Services and Broad Coverage: A Perfect Union*

A broad professional liability policy is a great fit for firms offering a range of construction-related activities. Broad coverage means that you're covered for almost all of your professional services as a consultant, with some exclusions. This wide-reaching coverage helps provide protection for the risks associated with your unique services.

### *But Do I Really Need a Professional Liability Policy?*

Some clients may require it. Those who don't will still enjoy the peace of mind that comes with insurance, in case something goes wrong. Carrying insurance also shows clients that you're serious about your work, and identifies your firm as a reputable one.

### *But Let's Talk More About You*

Sure, professional liability looks good to your clients. But it's good for you, too. Of course, you try and do your best on each of your projects. But sometimes, mistakes happen. Professional liability protects your business against the financial consequences of lawsuits filed against you. It even provides defense costs—whether you're innocent or guilty. And remember, even frivolous lawsuits cost you money.

### *DesignOne: Schinnerer's Solution*

We helped to create the first professional liability policy for architects and engineers. Using our construction expertise, we adapted it to provide firms like yours with superior protection and the financial security that comes with it. DesignOne can also be your total business insurance solution, providing your firm with property and casualty coverage as well as financial coverages like D&O, employment practices and fiduciary. In addition to more complete protection, the DesignOne policy also comes with claims assistance and risk management services—newsletters, seminars, continuing education and more—to help keep your claims down. You won't find these exclusive extras anywhere else. We go the extra mile so you can, too.

For more information about the CNA/Schinnerer DesignOne program for Specialty Construction Consultants, contact your independent agent or broker, or visit our website for more information. Not sure if your firm qualifies for coverage? Try our Interactive Qualification Tool at [http://www.Schinnerer.com/tools\\_apps/design\\_firms/sccqual/start.html](http://www.Schinnerer.com/tools_apps/design_firms/sccqual/start.html) or contact us directly at:

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