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## ADDITIONAL INSURED

### Design professional as additional insured

Clients and contractors will often include design professionals as additional insureds under their builder's risk, wrap-up or general commercial liability insurance policies as members of the project team. However, such policies do not afford coverage for design errors, but rather the general exposures they are intended to cover.

### Client as additional insured

Some clients think they will be better protected against third-party claims by being included as a named insured or an additional insured on a firm's professional liability policy. This may be true for some forms of insurance, but it is not an option for CNA professional liability insurance because the client is not usually performing professional services and therefore does not have the risk that the policy is designed to cover.

Unlike other types of insurance policies, the professional liability insurance policy does not make payments to the named insured, but on behalf of the named insured in the event that the named insured's negligence in rendering professional services causes damage or injury.