



# DESIGN PROFESSIONAL

Arch Insurance Group | [www.archinsurance.com](http://www.archinsurance.com)

Arch Insurance Group's Design Professional Division provides innovative insurance solutions for all types of design professional exposure, including architects, engineers, construction managers, design builders and project owners.

## PRODUCTS

### DESIGN PROFESSIONAL LIABILITY

Arch provides the design industry and its brokers with superior insurance and first-class service. Our Design Professional Liability policy offers quality coverage, in clear, easy-to-understand policy language. Our form is admitted in 20 states, and our target markets include:

- Architects / Landscape architects
- Civil engineers
- Construction managers
- Electrical engineers
- HVAC engineers
- Hydrological engineers
- Interior designers
- Land surveyors
- Lighting engineers
- Mechanical engineers

### CONTRACTORS PROFESSIONAL LIABILITY

Our Contractors Professional Liability policy focuses on flexible coverage to help contractors, construction managers and design builders manage professional exposures and meet the insurance requirements of many project owners. Options include:

- Contractors Pollution and Professional Liability (combined form, available with separate aggregates)
- Contractors Protective Professional Indemnity coverage for design builders

Our target market includes general and specialty contractors in the following sectors:

- Commercial - offices, banks
- Institutional - schools, colleges, hospitals
- Government - municipal buildings, roads
- Retail - shopping malls, restaurants
- Light industrial - warehouses, manufacturing buildings

### PROJECT SPECIFIC INSURANCE

Arch's Design Professional Group offers two programs to help owners and design professionals address project specific professional liability exposures.

#### • Owners Protective Professional Indemnity

This product provides coverage not to the design professional, but directly to the project owner as named insured. The policy indemnifies the project owner for losses resulting from the professional negligence of architects or engineers that exceed the limits of the architect's or engineer's own professional liability policy. It supplements the underlying insurance that is maintained by the design professional, rather than replacing it, thus improving the owner's potential for recovery.

#### • Project Primary Professional Liability

Our Project Primary Insurance meets the needs of a project's owner and design professionals—all in a single insurance contract. The policy provides projectspecific coverage for all design professionals on the specified project. This policy is attractive to project owners, and especially useful on large projects with multiple design professionals.

Our target market for both types of Project Specific Insurance includes:

- Commercial - offices, banks
- Institutional - schools, colleges, hospitals
- Government - municipal buildings, roads
- Retail - shopping malls, restaurants
- Light industrial - warehouses, manufacturing buildings

### DISTRIBUTION

Select retail and wholesale producers

### CAPACITY

Up to \$25 million in capacity is available

### RISK MANAGEMENT SERVICES

Arch realizes that sound management of design professional liability risk is a critical element of entities involved in construction projects. We help our policyholders manage design professional liability risk by providing informed guidance and value-added services. These services include:

- Contract reviews
- Construction Law & Risk Management Case Notes and Articles (300 page book)
- Risk management workshops
- Risk management presentations
- Pre-claims assistance

### CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).

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