

# Making it easier to draft a plan for your customers' success.



We can show you more.®



SMALL BUSINESS

## Customized coverages for architects, engineers and surveyors — policies that meet a wide range of needs

Covering today's architects, engineers and surveyors means providing them with a timely and accurate plan to manage their emerging risks. With industry specific products from property and casualty to professional liability, and automated solutions to help you deliver fast, accurate quotes, CNA simplifies the process of meeting your small business customers' needs and provides a more efficient approach to building your book.

### Architects and Engineers Property Extension endorsement\*

- **Accounts receivable** — Architect, engineering and surveying firms have large accounts receivables and an ever-increasing reliance on both physical and electronic media. An additional \$100,000 is available with the property extension.
- **Fine arts** — Architects, engineering and surveying firms often create architectural models, replicas, sculptures and artistic renderings for their clients. With the property extension, the fine arts definition is expanded to include these valuable items and provides an additional \$75,000.
- **Business personal property (BPP)** — With the property extension, the definition of BPP is further defined to include surveyor's equipment within the limit.
- **Business personal property at unnamed locations** — Provides \$25,000 of BPP at locations that may not be included on the policy, such as employees working from home or property off premises for an extended amount of time.
- **Worldwide laptop coverage** — An additional \$25,000 is provided for electronic data processing equipment off-premises, including worldwide coverage.
- **Valuable papers and records** — Coverage is increased by \$100,000 on and off premises and the definition is expanded to include designs and plans, architectural drawings and videotapes.

### Architects and Engineers Liability Extension endorsement\*\*

- **Retired partners, members, directors and employees** — Coverage is expanded to include retired partners, members, directors and employees as insureds.
- **Blanket additional insured with products — completed operations coverage and blanket waiver of subrogation** — Coverage is amended to include any person or organization your clients are required to add as an additional insured on the policy under a written contract or written agreement.
- **Amendment aggregate limits of insurance per project** — A separate Project General Aggregate limit applies to each construction project.
- **Office premises — limited pollution liability coverage** — Provides coverage for insureds when they become legally obligated to pay damages because of bodily injury or property damage when directly resulting from a covered pollution incident at an insured's office premises.

\* Previously named Design One Property Extension

\*\* Previously named Design One Liability Extension



### Eligibility:

To be considered for coverage, insureds must meet the following criteria:

1. Insured is a licensed architectural, engineering or surveying firm.
2. Insured does not perform any of the following services:
  - Aerospace Engineering
  - Asbestos Abatement Services
  - Chemical Engineering
  - Crane or Construction Lift Inspection Certification or Consulting Services
  - Machinery, Equipment or Product Design
  - Marine Engineering
  - Mold Abatement Services
  - Naval Architecture
  - Nuclear Engineering
  - Oil and Gas Well Engineering
  - Petrochemical Process Engineering
  - Pre-Purchase Home Inspections
  - Real Estate Development
3. Seventy-five percent or more of the firm's payroll goes to engineers, architects, drafting employees, surveyors, inspectors and appraisers, and clerical employees.
4. Insured does not engage in general contracting, trade contracting, design-build, construction management, project management or job site safety activities.
5. Insured does not hire and / or supervise subcontractors or construction operations.
6. Insured does not dispose of hazardous waste.
7. Insured's projects do not involve pollution control or environmental investigation or remediation.

For professional liability coverage, please contact Victor O. Schinnerer & Company, Inc. [www.schinnerer.com](http://www.schinnerer.com)

For more information, please contact your field sales specialist, small business underwriter or visit [www.cna.com](http://www.cna.com).

