

Architects & Engineers



Comprehensive Architects and Engineers Professional Liability insurance is essential to properly protect design professionals from the variety of exposures and claims that can arise from the projects they are involved in.

AdmiralPro Design™ provides the robust E&O coverage, along with a full suite of Cyber coverages, that is necessary to properly safeguard design professionals against financial and reputational harm.

Comprehensive Coverage for Architects & Engineers

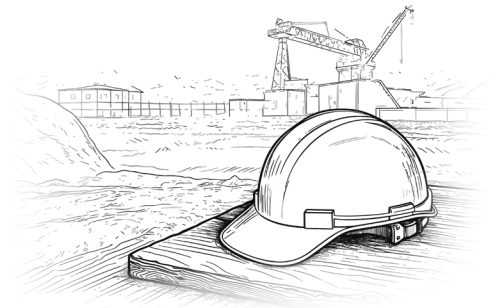
Architects, engineers, and design professionals constantly evolve to stay competitive. With decades of experience supporting A&E firms, our AdmiralPro Design™ product delivers the premier professional liability coverage brokers and clients expect from Admiral.

Key Product Enhancements:

Coverage Enhancements: Bolstered the E&O with new and market-leading coverage enhancements while building out the Cyber offering with full coverage flexibility.

Policy Form Redesign: Fully redesigned policy form providing comprehensive coverage in a straightforward and user-friendly manner.

Clear & Concise: Quote letter, binder letter and declarations page all redesigned with a new layout for effortless identification of all coverages and limits offered.



Coverage Capabilities

- Primary and excess limits up to \$5M
- E&O tailored to the Insured's services with Technology Services and Products coverage extension
- Pollution Liability, Drone Liability, Rectification Expenses & Media Liability
 - Emergency Pollution Response Expense sublimit included
- Full suite of Cyber coverages offered
 - Senior Executive Officer Personal Funds Theft sublimit included
- Combination PL & GL policy available
- Specific Project Excess Limits available by endorsement
- Coverage for expenses to respond to Professional Service inquiries:
 - Disciplinary Proceeding and License Defense Hearings
 - ADA, FHA, OSHA, EPA Regulatory Actions
 - Subpoena Assistance
- AIA Initial Decision Maker Expense coverage
- Pre-Claim Assistance, Court Attendance, and Reputation Protection Expense coverage

Sample Classes

- Architect
- Land Surveyor
- Civil Engineer
- Fire Sprinkler/Alarm System Design
- Structural Engineer
- Landscape Architect/Designer
- Geotechnical Engineer
- Mechanical Engineer
- Industrial Machinery and 3rd Party Product Design
- HVAC Engineer
- Environmental Engineer
- Construction Management
- Electrical Engineer
- Safety Consultant on Construction Projects

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Claims Scenarios: How AdmiralPro™ Design Protects Your Clients

Architect, engineering and related design service firms have a multitude of exposures that come with providing their expertise on the various projects they support. One simple error or oversight in their work or that of another firm on the same project can result in unexpected claims and costly legal battles.

Below are real-world scenarios demonstrating how our Architects & Engineers Professional Liability coverage safeguards businesses against risk.



Architectural Design & Construction Management

Claim: An A&E firm was contracted to design and oversee the construction of a new commercial office building. During a routine inspection during the construction phase, the Insured identified a critical structural beam was incorrectly specified in the architectural plans. If not corrected, the beam would not be able to bear the intended load, likely leading to a collapse of the structure. Construction is immediately halted to assess the extent of the error and plan a rectification process.

Loss: While a third party claim has not been filed since the work is still ongoing and the Insured spotted the error before it could cause any damage or third party financial loss, there are significant financial costs incurred by the Insured that our policy has coverage for under the Rectification Expenses insuring agreement, including:

- Fees to consult with a third party structural engineering firm on a remediation plan with new specifications for a replacement beam
- Costs for the correct beam and related construction materials
- Expenses to replace the beam
- Final inspections necessary to move forward with construction



Geotechnical Engineer

Claim: A geotechnical engineering firm was hired onto a project that was tearing down a shopping center to erect a parking garage. The firm's responsibility was to provide a geotechnical investigation report, identifying soil properties, any presence of water and any subsurface pipes or other risks to the project. Following this report, the excavation contractor began work, but halfway through they unintentionally broke an underground pipeline that was identified in the geotechnical report as an inactive pipeline from an old gas station that had been properly purged of petroleum. The pipeline still had petroleum in it though, which contaminated the soil when the pipeline broke.

Loss: The petroleum spill created a pollution and E&O claim from the project owner to deal with the immediate clean-up costs in removing the contaminated soil, restore the project site and perform several site inspections before work could resume. Our policy has coverage for the emergency pollution response expenses to immediately mitigate the pollution incident, the legal expenses to defend and sort out liability, and the portion of liability for the property damage on site and the project owner's financial loss caused by the geotechnical firm mistakenly identifying the pipeline as clear of hazardous substances.



Architect & Structural Engineer

Claim: An A&E firm provided architectural design and structural engineering services on a project to build a 260,000 square foot bakery and 16,000 square foot cold dock. In the process of erecting the structure it became unstable and several large sections of concrete collapsed inward. As the firm that provided the structural foundation design for the contractor erecting the structure, the A&E firm along with several other parties are brought into the claim.

Loss: The structural collapse caused immediate bodily injury to workers on site and significant property damage and expenses to clean up the collapse and get the project back on track. The A&E firm and the contractor share liability with our policy having coverage for the A&E firm's portion of the bodily injury and financial losses along with covering the legal expenses.

The Admiral Advantage

Since 1974, Admiral Insurance Group has been supporting business innovation and market growth through our wholesale-dedicated excess and surplus (E&S) lines of commercial insurance. Admiral is a member company of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior)* by A.M. Best Company.

- ✓ **Expertise:** With 20+ years specializing in Architects & Engineers Professional Liability, we understand your clients' complex risks.
- ✓ **Responsiveness:** Our dedicated team of underwriters, claims adjusters, and support staff ensure a fast, seamless experience when you need it most.
- ✓ **Innovation:** We continuously develop creative insurance solutions to meet the evolving needs of the industry.

*A.M. Best 2025 Financial Strength Rating

Contact Us

Contact your underwriter for more information!

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The contents of this brochure are for illustrative purposes only. Claim scenarios presented as part of this document are hypothetical in nature and do not serve as basis for coverage determination. Please review the full terms, conditions and exclusions of your issued policy with your agent or broker.

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