Admiral INSURANCE GROUP | a Berkley Company

AdmiralPro™ Design A&E Policy Highlights

The AdmiralPro™ Design A&E policy provides market leading Professional Liability coverage for the varying exposures Architect and Engineering firms face while also providing a full suite of Cyber coverages.

Below is a coverage explanation of the key aspects of the AdmiralPro™ Design A&E policy with general limit capabilities.

Base Form Policy Overview

E&O

Architects & Engineers Professional Liability

Limits: up to $5M

- Main E&O coverage for third party claims resulting from Professional Services
- Custom definition of Professional Services on Dec page
- Technology Services and Technology Products included in Professional Services definition
- Pay on behalf of the Insured; Retroactive Date applies

Pollution Liability

Limits: up to $5M

- Coverage for third party BI/PD claims resulting from Pollution Incidents caused in the course of Professional Services or Contractor Services
- Includes coverage for Clean-Up Costs
- Emergency Pollution Response Expense coverage included in Other Payments section
- Pay on behalf of the Insured; Retroactive Date applies

Drone Liability

Limits: up to $5M

- Coverage for third party claims caused by the operation of a drone in the course of providing Professional Services
- Drone defined to include registered drones up to the 55lb weight limit established by the FAA
- Pay on behalf of the Insured; Retroactive Date applies

Rectification Expenses

Limits: up to $5M

- Coverage for the Insured to pay for costs to fix a design error which, if not fixed, would reasonably be expected to give rise to a claim under this policy
- For when the error is identified prior to the third-party claim against the Insured and, with our prior written consent, can mitigate or avoid the third-party claim
- Pay on behalf of the Insured; Retroactive Date applies

Third Party Cyber/Media

Cyber Liability

Limits: up to $5M

- Coverage for third party claims resulting from a Cyber Event
- Broad contingent bodily injury grant for Cyber Liability claims
- Pay on behalf of the Insured; Retroactive Date applies

Media Liability

Limits: up to $5M

- Coverage for intellectual property and personal injury claims arising from the Insured's media content
- Includes software code copyright infringement
- Pay on behalf of the Insured; Retroactive Date applies

Regulatory Proceedings

Limits: up to $5M

- Cyber related regulatory coverage for violations of data Privacy Laws
- Broad terminology to pick up old and new privacy laws
- Pay on behalf of the Insured; Retroactive Date applies

First Party Cyber

Privacy Breach Expenses

Limits: up to $5M

- Coverage for the expenses incurred by the Insured to respond to a Cyber Event; see definition of Privacy Breach Expenses in the policy
- Includes access to our Breach Coach for the initial consultation and our panel of breach response vendors for the Privacy Breach Expenses we cover
- Pay on behalf of the Insured; Discovered during Policy Period (no retro)

Cyber Extortion

Limits: up to $5M

- Also called ransomware coverage, includes access to our panel of vendors to assist in negotiating the ransom payment and restoring network operations
- Reimburse the Insured; Discovered during Policy Period (no retro)

Electronic Data Restoration

Limits: up to $5M

- Coverage to restore corrupted or lost data and software applications as a result of a Cyber Event
- Bricking/hardware replacement and System Failure coverage included
- Pay on behalf of the Insured; Discovered during Policy Period (no retro)

Business Interruption

Limits: up to $5M

- Coverage for income loss and extra expenses the Insured incurs due to an outage to our Insured's network and/or software applications
- Voluntary shutdown trigger and a System Failure coverage included
- Reimburse the Insured; First occurs during Policy Period (no retro)

Dependent Business Interruption

Limits: up to $5M

- Coverage for income loss and extra expenses the Insured incurs due to an outage to a vendor's network and/or software applications that our Insured relies upon to conduct business
- Non-IT Vendor DBI and System Failure coverage included
- Reimburse the Insured; First occurs during Policy Period (no retro)

Reputational Harm Loss

Limits: up to $5M

- Coverage for income loss the Insured incurs due to customers going elsewhere following negative publicity from a covered Cyber Event
- Reimburse the Insured; First occurs during Policy Period (no retro)

Cyber Crime

Limits: See policy terms for sublimit provided

- Encompasses three common Cyber Crime coverages: Funds Transfer Loss, Telecommunications Loss and Cryptojacking Loss
- Invoice Manipulation coverage available to add by endorsement
- Reimburse the Insured; Discovered during Policy Period (no retro)

Supplementary Payments

*In addition to the policy limits and the deductible does not apply

- Pre-Claim Assistance
- Disciplinary Proceeding and License Defense Hearing
- ADA, FHA, OSHA, EPA Regulatory Actions
- Subpoena Assistance
- Court Attendance Costs
- Reputation Protection Expense
- Criminal Reward Fund

Other Payments

*The deductible does not apply, but these are part of the policy limits (not in addition to)

- Emergency Pollution Response Expense
- Senior Executive Officer Personal Funds Theft
- AIA Initial Decision Maker Expense

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