



## ARCHITECTS & ENGINEERS


### WE UNDERSTAND DESIGN FIRMS

Architects and engineers are highly specialized and technical professionals. Their design decisions permeate a project, affecting cost, efficiency and even public safety. With such capability comes great responsibility - and risk. Since creating the very first professional liability policy for architects and engineers in 1957, Victor has been leading the way, crafting innovative policies for the evolving needs of design firms.

### TARGET MARKETS

- Architects
- Electrical engineers
- Structural engineers
- Surveyors
- Mechanical engineers
- Civil engineers
- Landscape architects

### PROGRAM HIGHLIGHTS

- Quote, bind and issue with <sup>2</sup>
- Availability: In all 50 states, D.C. and U.S. territories
- Minimum Premium: \$1,000
- Limit: Up to \$20 million (up to \$35 million for firm with revenues over \$5 million)
- Coverage: Admitted with an A rated carrier (non-admitted capacity available as needed)

### COVERAGE OPTIONS

- Professional liability
- Project-specific policies
- Management liability
- Property/casualty

### COVERAGE

- **NEW** policy enhancements and endorsements
- One of the broadest professional liability forms in the industry
- International coverage
- Multi-year policies available for eligible small accounts
- Broad coverage for pollution, asbestos and equity interests
- ERP death or disability coverage for no additional charge
- Defense outside the limits
- Rectification expense coverage for a design defect caused by professional services
- No hammer clause

### GET STARTED

Learn more at [victorinsurance.com/design](https://victorinsurance.com/design)  
Email us at [design.us@victorinsurance.com](mailto:design.us@victorinsurance.com)



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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