

▶ *Hanover Professional Portfolio*

**Professional Liability  
at a Glance**

- Comprehensive coverages for small and mid-sized firms
- Extensive architectural & engineering industry expertise and knowledge base
- Experienced decision makers
- Competitive rates
- World-class service with fast response times
- Rapid claims handling
- Tailored risk management services, including contract review
- Highly trained agents who care about you
- Financially stable company (Excellent A.M. Best Rating)

# Protect yourself with Professional Liability Insurance

Architects and engineers are subject to negligence claims for design errors that can lead to construction delays, cost overruns, property damage, or bodily injury. But they're also prone to frivolous lawsuits that can threaten business as well as personal assets. What's more, architects and engineers are not usually bondable and therefore a professional liability insurance policy is likely to be their largest asset. In fact, professional liability insurance is generally a prerequisite to be considered for more desirable contracts, projects, or clients. Which in essence means that having such insurance is actually a competitive advantage! Why not make sure the advantage is yours with Hanover Architects & Engineers Advantage. Designed specifically for architects and engineers, this comprehensive coverage can meet or exceed a broad array of your professional liability insurance needs.

## Extensive Industry Experience

Your business faces serious exposures every day. That's why you need an experienced team you can count on. Working together with an exclusive network of agents who, like us, understand the risks relevant to this demanding industry, The Hanover focuses on tailoring programs for small

to mid-sized firms. An A.M. Best "A" (Excellent) rated carrier with rock solid stability, our team of experts—underwriting, claims, and risk management professionals—can handle any insurance need, no matter how urgent or complex.

*continued* ▶

## Buy Now. Don't Pay Later.

With all the tasks and information you have to manage during the course of a project, it's no surprise that some details occasionally escape notice. Most are caught quickly. No harm. However, some errors or omissions can prompt unhappy clients to take legal action. If that happens, you could end up being liable for tens, even hundreds, of thousands of dollars in damages, or at the very least, huge defense bills. Not many small businesses can absorb such losses and until now, not many could afford adequate coverage, leaving them open to serious exposures. Affordable as well as comprehensive, Hanover Architects & Engineers Advantage protects against liability caused by "wrongful acts"—any actual or alleged breach of duty, negligence, error, or omission. Remember, in today's litigious society, no professional is safe, especially since lawsuits are on the rise.

## Main Coverages

Our broad, flexible product allows your clients to tailor insurance protection to meet their specific coverage and limits preferences:

- Asbestos exclusion deleted
- Automatic 30 days of coverage for newly acquired entities
- Pollution Coverage for professional services
- Consent to settle
- Coverage for ADA/FHA/OSHA claims: \$25,000 defense costs plus up to \$250/day for salaries and expenses
- Punitive Damages unless prohibited by law
- Free Pre-Claims Assistance (deductible does not apply unless a claim is made)
- Circumstance reporting coverage
- No Hammer Clause
- Blanket contractual liability coverage
- Blanket joint venture coverage
- Full prior acts coverage for eligible firms
- Mediation deductible credits 50%—\$25,000 max credit
- Loss of Earnings reimbursement \$500/day, \$15,000/claim
- Personnel leased to you
- Retired partner, officer, director, shareholder or employee while acting within the scope of his/her duties as a consultant
- Extended Reporting Period—minimum of one year or as required by state law
- Negligent violation of copyrights, patents and trademark
- Non-cancelable policy: Except for fraud or material misrepresentation 60 days notice or non-payment of premium 10 days notice
- 60-day notice of non-renewal: Our written notice of our intent to non-renew shall be sent at least 60 days prior to expiration
- Automatic ERP: Free 60-day discovery
- Design/build coverage for professional services
- Innocent principals coverage
- Spousal or Domestic Partner Coverage
- Automatic equity interest coverage for those entities or projects where ownership interest is 50% or less
- No Minimum earned premium
- Technology Coverage: Network & Information Security Offenses
- Time Delays caused by professional services
- Waiver of Subrogation: Transfer of Rights of Recovery, Coverage is extended to apply if you, prior to the date the wrongful act is committed, have waived your right of recovery for damages that result from such wrongful act
- Worldwide Coverage with suits brought within the U.S.
- Broad definition of professional services
- Mold coverage for professional services
- Applies excess of a specific project policy

## Additional Optional Coverages Available

- First Dollar Defense coverage for firms with billings up to \$2,000,000
- Specific project or client excess limits
- Retirement, practice discontinuance, or run-off options
- Deductible Gap coverage for project policies

## Comprehensive Coverage For Every Need

Besides Professional Liability protection, we offer architects and engineers a full suite of products—Business Owner's Policy (BOP), Auto, Workers' Compensation, Umbrella, Employment Practices Liability, and more. Even better, our BOP has been customized to specifically meet architects and engineers contractual obligations, including blanket additional insured, primary non-contributory, per project aggregate, and blanket waiver of subrogation.

## Claims and Loss Control Expertise

Our highly experienced claims teams are dedicated to helping you manage your risks and meeting your insurance needs. Specializing in professional liability claims, they understand the architects and engineers industry, and are well equipped to respond to any challenges that you might face.

One way this is evidenced is through our free pre-claims assistance, which works like this: suppose you receive a request for a non-party deposition or testimony. At no cost to you, local defense counsel will provide you with proper legal counsel and if necessary, attend the deposition with you. Or if your records are subpoenaed, at no cost to you, counsel will create and secure a proper release before any party sees your project file. Even better, your deductible does not apply unless an actual claim is made against you.

Of course innovative and expert approaches to claims handling are not the only ways we help you control costs. Also at your disposal is The Hanover's Risk Management team, experts who can help detect potential risk factors an untrained eye might never notice at all. Employing a broad array of tools and techniques, our team will suggest ways to protect your business by reducing your risk.





## Get More Detailed Information.

Nobody knows more about the special risks architects and engineers face than your Hanover Agent and The Hanover Professional Liability team. Call today for more information.



### Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.



The Hanover Insurance Company  
440 Lincoln Street, Worcester, MA 01653

hanover.com

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com)

©2014 The Hanover Insurance Group, Inc. All Rights Reserved.