



Architects & Engineers Property/Casualty

Coverage highlights

Your Victor P/C underwriters work solely on architect, engineer, surveyor, design consultant and construction management accounts; it's what we do, it's all we do. Our policies and endorsements are designed with the client in mind and they continually evolve to meet their changing needs. And because our universe of production sources is very compact, our focus on service is relentless. From meeting quote deadlines and returning phone calls, to issuing policies quickly and accurately – we work every day to be the best property/casualty insurance market for design professionals.

Target markets

- Architects
- Engineers
- Surveyors
- · Design consultants
- Construction managers

Coverage

- Property
- Casualty
- General liability
- Workers' compensation
- Commercial auto
- Umbrella
- Inland Marine
- Cyber

Ineligible Risks

- Professional fees from design/ build projects and/or acts as the design/builder
- New York domiciled at-risk construction managers
- Clients who design products for mass production

Policy Features

Our carrier is a leading A-rated insurer of A&E firms across the small and middle-market. With a diverse book of business, coverage is provided through a broad offering of products and services with differentiated terms built for the specific need of A&E firms:

- Proprietary extension endorsements for general liability (GL) and property which are unique to A&E firms and have more extensive coverage than competitors
- Ability to provide the GL and professional liability (PL) with the same carrier
- PL exclusion follows ISO, whereas some competitors have a more drastic version
- Ability to offer proprietary
 Blanket Additional Insured
 (including products/completed
 ops) on GL policies
- Ability to provide per project and per location on the umbrella
- Ability to provide bodily injury/ property damage for drones and schedule under the Umbrella

- Railway protective liability
- Dedicated risk control that works with A&E firms to develop risk management programs
- Ability to cover foreign exposures

Get started

Visit <u>victorinsurance.com</u> or scan the QR code to learn more.



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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