

Professional Underwriters Agency

ARCHITECTS AND ENGINEERS PROFESSIONAL LIABILITY

Professional Underwriters Agency (PUA), a best-in-class program from NSM Insurance Group, specializes in underwriting Architects and Engineers (A&E), Design Build & Contractors and other lines of non-medical Professional Liability/Errors & Omissions insurance. Formed in 1990, our team has more than 75 years of combined underwriting experience — delivering unmatched expertise and exceptional service to our agent partners across the country.

PROGRAM ADVANTAGES

- Admitted Carrier
 - » **Rated A+ Superior by AM Best**
- Superior Claims Handling
- Robust Risk Management Services
 - » Unlimited Contract Reviews
 - » Toll Free Hotline
 - » Webinars for CE Credits Provided by Kent Holland, Construction Risk
- Unparalleled Service
 - » 24-hour turnaround time
- Broad Coverage
- Special Interest-Free Financing Available
- Multi-year policy available for firms with under \$350,000 in billings

UNDERWRITING PARAMETERS

- All architectural and engineering disciplines with billings under \$20MIL
- Disciplines include Architecture, Civil Engineering, Construction Management, Electrical Engineering, Environmental Engineering, HVAC Engineering, Interior Design, Land Surveying, Landscape Architecture, Mechanical Engineering, Process Engineering, Traffic Engineering and many others.

ALTERNATIVE PROGRAM

- PUA also has programs on a surplus lines basis for E&S business

LIMIT PROFILE

- Up to \$5MIL in limits available (each claim and aggregate)
 - » Specific project and specific client limits available

MINIMUM PREMIUM

\$4,000

MINIMUM DEDUCTIBLE

\$2,500

Professional Underwriters Agency

ARCHITECTS AND ENGINEERS PROFESSIONAL LIABILITY

OUR BROAD POLICY INCLUDES THE FOLLOWING:

- Insuring Agreement I. A. Professional Liability
- Insuring Agreement I. B. Environmental Legal Liability
- Insuring Agreement I. C. Contractors Pollution Liability
- Insuring Agreement I. D. Technology Services Liability and Technology Products
- Insuring Agreement I. E. Computer Network Security
- Insuring Agreement I. F. Multimedia and Advertising
- Insuring Agreement I. G. Privacy
- Pre-Claims Assistance
- Supplementary Payments (in addition to the limits of liability and not subject to the deductible) for Attendance at Mediation/ Arbitration/Regulatory/Disciplinary/Trial Proceedings
- Worldwide Coverage
- No Mold Exclusion
- No Asbestos Exclusion
- Ownership Exclusion Threshold – 49%
- No Copyright or Trademark Exclusion
- Joint Ventures included within the definition of Insured
- Coverage for punitive damages where insurable by law
- Five year bi-lateral ERP options
- Waiver of Subrogation where a written agreement is in place
- Formal Mediation Deductible Credit (50% credit for MAX savings of \$25K)
- Innocent Insured Coverage
- First Dollar Defense and Shared Expense Deductible endorsements available for select risk

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EXCESS LIMITS

PUA can offer excess limits over other carriers' professional liability primary policies, either on a primary basis or even for a specific project.

PROGRAM ADVANTAGES

- Rated A+ Superior by AM Best
- Unparalleled Service
 - » 24-hour turnaround time
- Broad Coverage

CLASSES CONSIDERED

- Architects & Engineers
- Design/Build and Construction Managers
- Miscellaneous Professionals
- Specific Project Excess

LIMIT PROFILE

- Up to \$5MIL in limits available (each claim and aggregate)
 - » Specific project and specific client limits available

MINIMUM PREMIUM

- **\$5,000** for a full excess limits policy
- **\$5,000** for a specific project excess limits policy

MINIMUM DEDUCTIBLE

N/A

If you'd like to pursue excess limits with PUA, please forward a copy of the primary policy, a copy of the application that was completed for the primary policy and current loss runs for our further review. We'll also need a specific project excess supplemental application completed if the excess limits request is for a specific project.

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CPP PLUS™ Contractors Professional and Pollution Liability and Protective Indemnity Policy

PROGRAM ADVANTAGES

- Rated A+ Superior by AM Best
- Robust Risk Management Services
 - » Unlimited Contract Reviews
 - » Toll Free Hotline
 - » Webinars for CE Credits Provided by Kent Holland, Construction Risk
- Unparalleled Service
 - » 24-hour turnaround time
- Broad Coverage
- Special Interest-Free Financing Available

UNDERWRITING PARAMETERS

- All Contractors Risks including Design/Build, Agency and At-Risk Construction Managers, General Contractors, Artisan Trade Contractors, etc.

HIGHLIGHTS OF THE CPP PLUS™

THE INSURING AGREEMENTS

- Contractors Professional Liability
- Contractors Pollution Liability (Occurrence-Based available for AP)
- Protective Indemnity
- Rectification/Mitigation
- Pollution Legal Liability (for owned locations)

LIMIT PROFILE

- Up to \$5MIL in limits available (each claim and aggregate)

MINIMUM PREMIUM

\$5,000

MINIMUM DEDUCTIBLE

\$6,000

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CPP PLUS™ Contractors Professional and Pollution Liability and Protective Indemnity Policy

ADDITIONAL FEATURES OF THE CPP PLUS™

- Broad definition of professional services, insured, and wrongful act
- Automatic additional insured under the Contractors Pollution Liability coverage for clients of the insured where required by contract
- No faulty workmanship exclusion applied to the professional liability or pollution liability
- No construction means and methods exclusion if commercial general liability coverage is not available
- Non-owned disposal sites and transportation coverage built into the pollution liability coverage
- Policy provides excess coverage over project-specific policies
- Coverage for software supplied by the insured to a client for a specific project
- Coverage for products used in a specific project designed by the insured or on the insured's behalf
- Automatic waiver of subrogation against the insured's client where required by contract
- Worldwide coverage
- Provide coverage for claims brought by parties that have up to a 49% equity interest in the insured
- Reduced Retention Indemnity wording built into the policy
- Non-binding dispute resolution (including but not limited to mediation) retention credit
 - » 50% up to a maximum of \$25,000
- Punitive, exemplary or multiplied damages covered where insurable by law
- Liquidated damages covered where the insured would be liable in absence of an agreement
- Up to five year extended reporting period available
- Mutual selection of defense counsel
- Joint venture extension