



# Expert coverage designed to impress from every angle.

Our professional liability coverage starts with our experienced underwriters who have specialized knowledge in the industry. Their expertise brings a better understanding of what architects and engineers face, developing solutions tailored for their unique needs. Our underwriters also have significant authority, handling new and emerging risks and delivering the quick turnarounds you need. So you feel confident in the coverage you're providing while you build long-term partnerships with your clients.

Financial strength <sup>1</sup>	A.M. BEST	S&P
Navigators Insurance Company	A+	A+

(As of 2024)

## Program highlights

- \$5M primary or excess
- Aggregate retention available
- Contract review service available
- Green Focused – paperless workflow: all submissions, quotes and policies by email
- Risk management resources at your fingertips, including quarterly email newsletters and webinars

## Coverage highlights

- No hammer clause
- Worldwide coverage
- Broad definition of professional services to include information technology services
- Insuring agreements include professional liability, personal injury liability, network intrusion liability and rectification expense coverages
- Pollution incident coverage
- Free pre-claim assistance
- Mediation retention credit (50% up to \$25K) and early resolution retention credit (75% up to \$25K) available
- Subpoena assistance, crisis event management, nonprofit D&O coverage and client entity fee assistance included
- Blanket predecessor firm coverage
- 90-day automatic coverage for acquired, formed or merged entities
- 60-day claim reporting grace period
- 60-day automatic extended reporting period
- Up to \$25K in reimbursement for expenses associated with FHA/OSHA and ADA administrative actions
- \$500 per day/\$7.5K per claim/\$25K per policy period, loss of earnings reimbursement

## Why Navigators – a Brand of The Hartford

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4.8 star claims and risk engineering experience<sup>2</sup>



History as a commercial insurer



### Learn more.

Find out more about liability coverage for your complex professional business.

\* All financial ratings are as of October 2024.

<sup>1</sup> Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. The A.M. Best and S&P ratings are as of 2024 and are on a stable outlook. A+ rating from A.M. Best represents the 2nd highest rating among 13 rating categories and an A+ from Standard & Poor's represents the 5th highest rating among 20 rating categories.

<sup>2</sup> Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

**General Product Description** | This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

**About Surplus Lines Coverage** | The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

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