

A wide-angle photograph of a construction site at dusk or dawn. In the background, a tall yellow tower crane stands against a hazy sky. The foreground shows a concrete structure under construction with rebar visible. Three construction workers in yellow safety vests and hard hats are standing in the middle ground, looking at a set of plans. The scene is lit with the warm, golden light of the setting or rising sun.

ARCHITECTS AND ENGINEERS PRACTICE

Design professionals face a multitude of ever-changing challenges, from contract clauses to an increasing emphasis on sustainability and new technologies. Our Architects & Engineers (A&E) practice understands the complex risks that design professionals encounter daily and offers insurance products and consulting to help address these diverse exposures.

INDUSTRY INSIGHT

Architecture and engineering are high-risk professions. A minor error in a design can lead to delays in construction or worse — catastrophic losses that result in potentially costly claims and lawsuits. Professional liability insurance covers many A&E risks. However, there are unique exposures that can result in major coverage gaps and issues.

Contract Clauses

Is there a defense and indemnity clause to limit the owner's or design-build contractor's liability and thus shift blame to you or your team? Does your contract adequately reflect "scope creep" when a project morphs over time? Are you permitted to suspend or terminate services for non-payment?

Management Decisions

Will your firm's go/no-go protocols prevent you from taking on a litigious client or a scope that falls outside your expertise? Is your standard of care impacted by outdated technologies or flood maps? Is your firm protected, and are your employees adequately trained, in the event of a cyberattack?

Clear Communication

Are excessive RFI's laying the framework for future claims? With delegated design, is there adequate specificity in the contract documents and performance specs to ensure the delegated components will interface with the larger project?

SOLUTIONS & CAPABILITIES

We tailor offerings to your firm's specific needs. With solutions that cover nearly every risk, we team with you to create a plan that safeguards you from the many exposures inherent to the design professions.

- Broad professional liability policies that protect from potential damages related to construction delays, structural damage, and other potentially costly risks. Our team helps you negotiate the best coverage for the lowest rate.
- Depth of expertise on all other coverage lines required by design professionals, including property and casualty, executive risk, cyber, and benefits.
- Contract review and loss prevention education services.
- Roster of former practicing attorneys and claims advocates to guide you through the claims process so you get an accurate settlement.

WHY RISK STRATEGIES?

When facing important business challenges, maximizing success starts with the right partner. At Risk Strategies, we see risk through your lens. In over 30 specialty practices, our experts bring in-depth industry knowledge and a business-first approach to deliver the clarity and strategies you need to navigate the future with confidence.

Our team members have robust A&E backgrounds and have defended A&E professional liability litigation and/or served as in-house counsel for ENR-ranked firms. This, coupled with being a top broker in the U.S., allows our clients to benefit from:

- **Geographic Diversity:** Your projects take you to many geographies, each with different laws and regulations. Our team is located across the country, providing national resources that are locally delivered to help with local and regional issues.
- **Insurability Reviews:** If you have questions about the insurability of a proposed contract, we offer insurability reviews and assistance in negotiating revisions that will help you avoid taking on uninsurable risks.
- **Specialized Education:** We provide thousands of loss prevention education programs each year to our clients and local and national chapters of professional associations.

FOR MORE INFORMATION, CONTACT:

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