



ARCHITECTS AND ENGINEERS PRACTICE

Our Specialty? Reducing Your Risk

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 the diverse exposures you face.

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. Many A&E risks are covered by professional liability insurance. 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 or design-build contractors' 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 Is your standard of care impacted by outdated technologies or flood maps?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 and Capabilities

Our offerings within the A&E practice are tailored to meet each client's specific needs. With solutions that cover nearly every risk, we can create a plan that protects you from the many exposures inherent to the design professions.

- **Broad professional liability policies that protect from potential damages related to construction delays, structural damages and other potentially costly risks. Our team is ready to negotiate the best coverage for the lowest rate.**
- **Depth of expertise on all coverage lines required by design professionals, including professional liability, property and casualty, executive risk, cyber and benefits.**
- **Contract review and loss prevention education services.**
- **Roster of former practicing attorneys and claims advocates to leverage relationships with senior decision-makers at all leading markets.**

Why Choose Risk Strategies?

When you're facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, you get a dedicated risk management consultant and partner with in-depth industry knowledge and 25 specialty practices. Our team members have glean 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., allow our clients to benefit from our:

- **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 navigate 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.**

Want to Learn More?

VISIT OUR KNOWLEDGE CENTER

<https://www.risk-strategies.com/knowledge-center>

ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, and employee benefits risks. With 25 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Minneapolis, Miami, Atlanta, Houston, Dallas, Nashville, Los Angeles and San Francisco.

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