



Architects & Engineers Professional Liability



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Design professionals are faced with evolving exposures as markets emerge, organizations cross borders, technology advances, and the legal environments in which they work constantly shift. Tasked with designing and engineering the projects of tomorrow — from local elementary schools to large scale infrastructure projects — architects and engineers need a partner that can keep pace with the opportunities for growth presented to their evolving profession.

AIG's Architects & Engineers Professional Liability underwriting and claims teams provide clients with the immediate support and guidance they need, from assessing coverage needs to processing claims. Built on a foundation of 40 years of global experience in this space, our teams possess the knowledge and authority necessary for prompt decision-making at a local and global level. Our clients receive more than just protection against financial loss — they receive comprehensive support of a partner with the tools, relationships, and resources to help prevent and promptly resolve claims.



Risk Management Services

Complex contracts are a way of life as laws and codes continue to change. Between developing competitive project proposals and completing ongoing assignments, it can be challenging for design professionals to keep up. That's why we provide insureds with the complimentary services of leading law firm Donovan Hatem and access to our web-based training and compliance platform so clients can proactively manage and effectively mitigate the exposures they face.

Support from Trusted Legal Partner, Donovan Hatem

Donovan Hatem promptly reviews contracts, requests for proposals, and more. Scope of services, limitation of liability, and insurance provisions contained in the proposed contract are carefully analyzed. Insureds are then provided with recommendations on how to optimize terms and mitigate potential exposures.

Risk Management Seminars

Risk management seminars, presented by legal experts in the construction and design field are customized to address particular concerns of our policyholders. Seminars are conducted at the insured's facility, either in person or via webcast.

In North America over 1,200
of our insured's contracts are
reviewed within a 48-hour
turnaround annually.

A nighttime photograph of a city skyline with illuminated skyscrapers and buildings, reflected in a body of water. The scene is set against a dark blue sky. A semi-transparent dark blue rectangular box with white corner brackets is overlaid on the left side of the image, containing white text.

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Loss and Claim Prevention Services

Acting appropriately before a possible situation erupts is critical to avoid a claim or mitigate damage when one occurs. Insureds are provided with immediate access to complementary legal counsel when faced with an incident that could lead to a claim. Their assistance runs the gamut from acting on notification of contractor or third-party claims that may implicate the policyholder's performance, to advising on information requests served by subpoenas or correspondence questioning professional performance.



Whether an annual practice or project-specific policy is needed, clients have access to:

- Flexible program options, including deductibles, self-insured retentions, and policies in excess of project-specific insurance.
- Punitive damages covered (where permitted by law).
- Mediation credit.
- Automatic 60-day mini-tail.
- Ability to customize policy language to fit individual client needs.

If purchasing an annual practice policy, clients also receive:

- Coverage against wrongful acts committed anywhere in the world.
- Minimum premium starting at \$25,000.
- Minimum deductible starting at \$25,000.
- Capacity of up to \$25 million.

If purchasing a project-specific policy, clients also receive:

- Coverage for a wide range of project types.
- Coverage for the entire project team for the duration of the project plus an extended reporting period.
- Coverage for all project delivery methods, including design build and public private partnerships.
- Minimum premium starting at \$25,000.
- Minimum deductible starting at \$25,000.
- Capacity of up to \$25 million.



Claims Expertise

Our experience in handling Architect and Engineers Professional Liability claims for the past 40 years has enabled us to build a claims operation that offers the expertise, data-driven insights, and relationships clients need when facing a loss.

- Our claims specialists have local presence supported by global resources, allowing them to quickly manage unfolding events and respond to inquiries, as well as having the authority to make prompt decisions to rapidly assist clients.
- In North America, many examiners are lawyers and several also have engineering degrees. We leverage their expertise and the breadth of our claims inventory to identify and anticipate claims trends and settlement values for our insureds. Our experience has allowed us to also provide clients with the ability to tailor specific claims protocols that fit their individual needs.

Passport for Architects & Engineers Professional Liability

Through our global service platform Passport, clients are provided with an efficient and seamless way to handle local policy requirements with ease and confidence. With AIG's global footprint, we have regional teams with the know-how in the places where you do business. Our insureds rely on our local underwriting and claims teams for responsive guidance and assistance nearly anywhere in the world.

Better, Faster, and More Efficient Global Protection

Passport is a simple, effective means to far-reaching global advantages, including:

- Coverage that is admitted locally and in sync with local laws, regulatory requirements, language, and customs.
- Access to local experts in underwriting, claims, and litigation management.
- Easy to understand coverage, coordinated worldwide.



A Less Complex Way to Address Global Professional Liability Exposure

Passport makes securing the necessary protection against professional liability risks around the world as simple as possible.

- A client receives one proposal detailing the terms of its global professional liability program, including the worldwide policy and any requested locally admitted policies.
- The outlined coverage is accepted and it is complete.
- Appropriate local policies are issued through our regional offices around the world. Local policies are crafted in accordance with local regulations, industry practices, and exposures.

Passport for Architects & Engineers Destinations

- Australia
- Austria
- Bahrain
- Belgium
- Brazil
- Bulgaria
- Canada
- Chile
- Colombia
- Cyprus
- Czech Republic
- Denmark
- Ecuador
- Finland
- France
- Germany
- Greece
- Hong Kong
- Hungary
- Ireland
- Israel
- Italy
- Japan
- Kuwait
- Lebanon
- Luxemburg
- Malaysia
- Mexico
- Netherlands
- New Zealand
- Norway
- Oman
- Panama
- Philippines
- Poland
- Portugal
- Puerto Rico
- Qatar
- Romania
- Russia
- Singapore
- Slovakia
- Spain
- South Africa
- South Korea
- Sweden
- Switzerland
- Taiwan
- Turkey
- UAE
- United Kingdom
- United States
- Uruguay



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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

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