

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 Professionals & Contractors and other lines of non-medical Professional Liability/Errors & Omissions insurance. Formed in 1990, our team has more than 100 years of combined underwriting experience — delivering unmatched expertise and exceptional service to our agent partners in all 50 states.

PROGRAM ADVANTAGES

- Admitted Carrier
 - » **Rated A+ XV Superior by AM Best**
- In-House Claims Team
- 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 Financing Available
- Multi-year policy available for firms with under \$350,000 in billings

UNDERWRITING PARAMETERS

- All architectural and engineering disciplines with billings under \$30M
- 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 \$5M 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

Professional Underwriters Agency

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
- Following Form
- Special Financing Available

CLASSES CONSIDERED

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

LIMIT PROFILE

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

MINIMUM PREMIUM

- **\$5,000** for a full excess limits policy
- **\$2,500** 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.

Professional Underwriters Agency

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

PROGRAM ADVANTAGES

- Rated A+ XV 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 Financing Available

UNDERWRITING PARAMETERS

- All contractors' risks, including Design-Build Professionals, 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 \$5M in limits available (each claim and aggregate)

MINIMUM PREMIUM

\$6,000

MINIMUM DEDUCTIBLE

\$5,000

Professional Underwriters Agency

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

Miscellaneous Professional Liability Program

PROGRAM ADVANTAGES

- Carrier – Lloyd's of London
» A Rated / E&S
- Unparalleled underwriting expertise
- Robust risk management
- Broad coverage
- In-house claims team

LIMITS & DEDUCTIBLE

- Up to \$2/\$4M in limits available
- Minimum Premium & Deductible: \$2,000

BROAD PROFESSIONAL LIABILITY COVERAGE

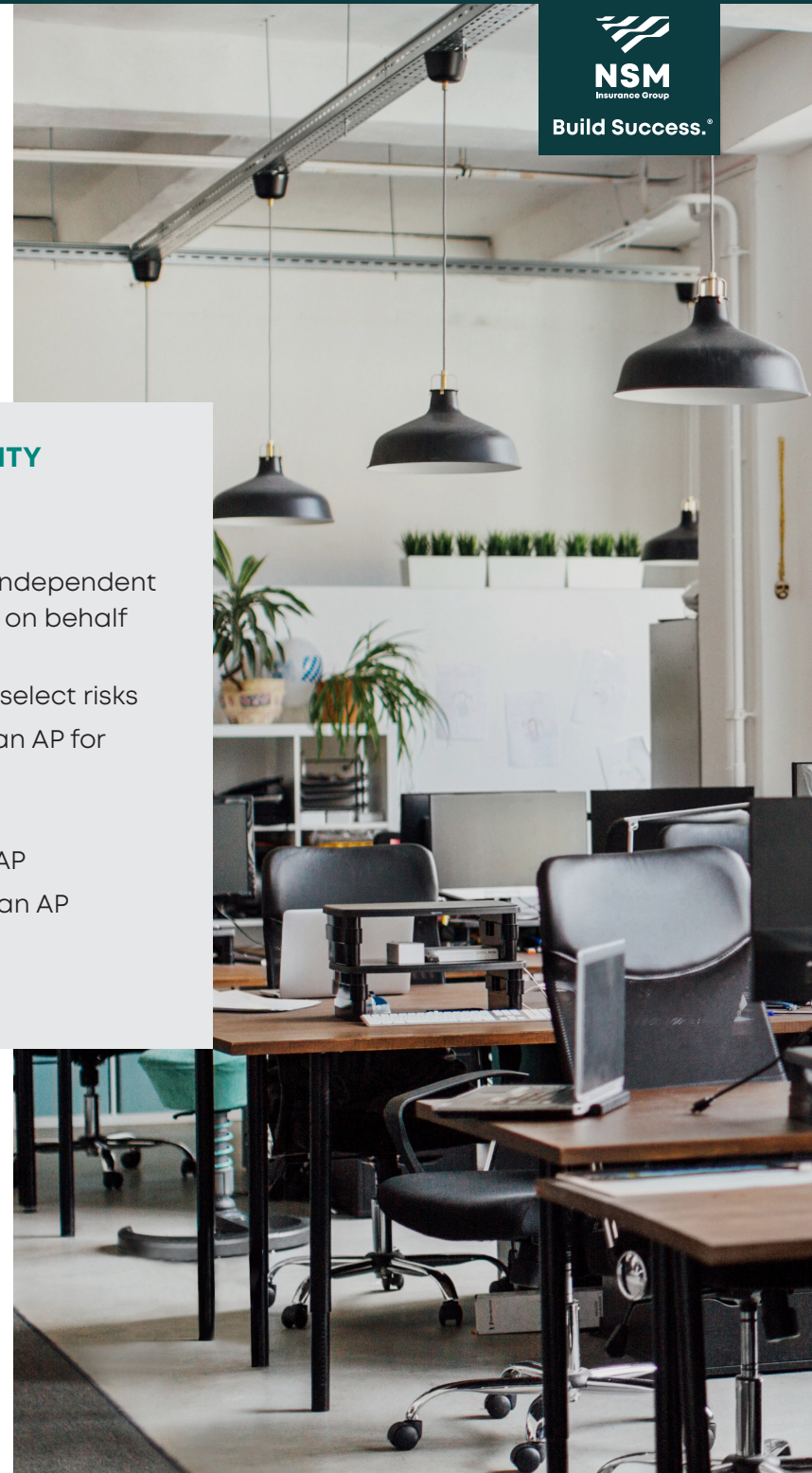
- Worldwide Coverage
- "Definition of insured includes independent contractors while acting solely on behalf of the named insured"
- Contingent BI/PD available for select risks
- GL endorsement available for an AP for select risks
- First Dollar Defense for AP
- Defense Outside the Limits for AP
- "Cyber coverage available for an AP for select risks"

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Miscellaneous Appetite Classes

CONSTRUCTION/DESIGN SERVICES

- Managers
- Planners
- Project Managers
- Traffic Planners
- CAD/CAM
- Engineering Design
- Drafting
- Interior Design
- Landscape Architects
- Sanitation
- Sound
- And many more

EMPLOYMENT

- Permanent Staffing
- Recruiting
- Executive Search

INSPECTION

- Aviation Inspector
- Building (Code) Inspector
- Cargo Inspector
- Chimney Inspection
- Food Inspector
- Highway and Road Inspector
- Hospital Inspections
- Hotel Inspector
- Sanitation Inspection
- Scuba Inspection
- Sewer Inspector
- And many more

LOGISTICS

- Freight
- Shipping
- Trucking
- Cargo

SURVEYING SERVICES

- Aerial
- Aerospace
- Drone
- Mapping
- Modeling
- And many more

CONSULTING

- Aerospace Analyst
- Airport
- (Alternative) Energy
- Counterfeit
- Criminal/Forensic
- Crop Consulting Services
- Deep Sea
- Environmental Consulting/Mapping/Sampling
- Ergonomic
- Flood Analyst
- Oil & Gas
- Risk Management Consultants
- Safety Consultants
- Security
- Telecommunications
- And many more

TRAINING

- First Response Training
- Construction Equipment Training
- Safety Training
- Explosive Detection Training
- Security Training
- Unarmed Combat Training
- Escape Training
- Employment Training
- And many more

TESTING

- Alcohol Monitoring/Testing Services
- Dielectric Testing Services
- DNA Testing Services
- Water Testing
- Drug Testing/Monitoring Services
- Testing Labs
- And many more

ARBOR SERVICES

- Forestry Services
- Tree Services
- Arborist
- And many more

OTHER SERVICES

- Archaeologists
- Associations/Membership Services
- Auctioneers/Auction Houses
- Claims Adjusters & Surveyors
- Economic Advisors
- Energy Brokers
- GPS Tracking Services
- Janitorial
- And many more