

Professional First® Architects, Engineers & Consultants Professional Liability Overview

BHSI TEAM & CULTURE

- Collaborative model based on respect, excellence, integrity and passion
- Experienced people, empowered to deliver exceptional results
- Entrepreneurial spirit driven by performance and customer focus
- Flat, efficient & responsive structure

PROGRAM OFFERING

- Comprehensive policy form addressing relevant exposures to the design industry
 - Professional Liability
 - Pollution Liability
 - Media Liability
 - Technology Liability
 - Cyber/Network Security & Privacy Liability
 - Breach Expenses
 - Network Extortion Expenses
- Up to \$25M in capacity
- Broad Appetite dedicated to problem solving
- Worldwide coverage including access to fronting policies in over 160 countries
- Supplemental Coverages outside of limit and deductible
- Primary and excess professional liability products available for practice and project policies

partner.

IN LOCKSTEP WITH
YOU, LONG TERM.

RISK MANAGEMENT ASSISTANCE

- A&E Risk Management portal access
- Cyber Risk Management portal access
- Contract review services
- Pre-claims assistance

CUSTOMER & BROKER ENGAGEMENT

- Customer Advisory Board provides unfiltered feedback
- Claims Service Survey of customer satisfaction
- Employee goals include rigorous service standards & customer focus
- Timely issuance of quotes, binders, policies & endorsements

SPECIALIZED CLAIMS EXPERTISE

- Comprised exclusively of experienced, in-house attorneys
- Maintains a deep understanding of both relevant legal trends as well as the day-to-day challenges facing design professionals
- Offers valuable assistance through a direct and proactive approach to pre-claims, risk management, loss control and claims processes
- Operates in a collaborative culture, working as one with underwriting personnel, and united with our customers in determining claims strategies and driving positive outcomes
- Focused on long-term relationships and customer service, viewing every claim as an opportunity to strengthen client relationships
- Committed to claims excellence through streamlined claims reporting, flexibility, and communication

FINANCIAL STRENGTH YOU CAN TRUST

- A++ from AM Best
- AA+ from Standard & Poor's
- \$452.4 billion in admitted assets
- \$284.6 billion policyholders' surplus

*Source: Balance sheets as of 12/30/2024 for the Berkshire Hathaway National Indemnity group of insurance companies.

POLICY FORM OVERVIEW

- Blended Professional, Pollution, Technology, Media, and Cyber Liability form
- Seven Supplementary Payments
- Broad definition of Professional Services including pro bono and peer review
- Absence of “negligence” trigger and “hammer clause”
- Reimbursement of insured’s obligation to pay another entity’s defense costs
- Broad Pollution Liability coverage including:
 - Automatic additional insured where required by contract
 - Vehicle operation
 - Loading, unloading and transportation services
- Technology Services coverage including:
 - Software design
 - Web hosting
 - Web portal service
 - Website design
- Media Liability coverage including:
 - Copyright infringement
 - Plagiarism
 - Defamation
 - Wrongful entry and trespass
- Market leading 1st and 3rd party Cyber coverage including:
 - Transmission of malicious code
 - Denial of access
 - Physical theft of hardware
 - Costs incurred for credit monitoring, electronic data restoration, forensics
 - Network extortion expenses
 - Access to market leading breach response experts
- Separate Mediation Deductible Credit and Risk Management Deductible Credit
- Contractual liability for LEED certification
- Automatic waiver of subrogation for client and project owner
- Project-specific and client-specific excess limits available

BHSI

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway’s National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor’s. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

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