



Specialized Coverage for Architects and Engineers.

Skyward Specialty A&E focuses its Errors and Omissions coverage on primary insurance for Architects and Engineers with up to \$50M in gross billings.

TARGET CRITERIA:

- A&E firms, with up to \$50M in billings, domiciled in the United States.
- Types of firms include Architects, Engineers, Land Surveyors, Construction Managers, Testing Labs, Interior Designers and Environmental Consultants.
- Coverage written on a Primary, Excess and Excess Specific Project/Client basis.

For inquiries contact:
ae@skywardinsurance.com

WHAT WE CAN OFFER:

- Limits up to \$5mm per claim/\$5mm aggregate.
- Admitted Paper A - (IX) Rated "Excellent" by AM Best.
- Claims Made and Reported policy.
- Broad definition of professional services.
- Punitive damages coverage where insurable.
- Duty to defend.
- Mutual Choice of Counsel.
- True Worldwide Coverage.
- Voluntary Mediation Deductible Credit - deductible reduced by 50% up to \$25k.
- First dollar defense consideration for firms up to \$1mm in gross billings.
- Risk Management Services - Contract Reviews, Pre-claims Assistance, Loss Prevention Services.
- Coverage for independent contractors while acting on behalf of the insured.
- No exclusion for Mold or Asbestos.
- Ownership Interest of coverage up to 50%.
- No Consent to Settle or Hammer Clause in policy form.
- Experienced Claims Handling by all attorney claims staff.
- Competitive Supplementary Payments:
 1. Defendant's Expense Reimbursement - \$1,200 per day up to \$6k per claim.
 2. Defense Expense for Professional License, Disciplinary Proceedings - \$25k
 3. Regulatory Expense Reimbursement (ADA/FHA/OSHA) - up to \$25k

Submission Requirements: New business application. 3 years of currently valued company loss runs. Copy of current policy declaration page if available. Resumes of principals if firm is less than 3 years in business.

Not every risk qualifies for coverage. This information is provided as an overview of coverages available and should not be construed as underwriting guidelines, contractual terms or an offer of coverage. All submissions are subject to underwriting based on individual merits of the account.