## Great American Professional Liability Division Protection for Design Professionals

### **Product Highlights**

- Limits as low as \$250,000 per claim/\$250,000 aggregate up to \$5 million per claim/\$5 million aggregate
- Billings up to \$25 million
- \$0 deductible option available for qualified small firms
- Aggregate deductible option available for the majority of firms
- Multi-year option for the majority of small firms
- Minimum premiums as low as \$1,200
- Filed credits for use of limitation of liability, building information modeling and insured subconsultants
- Annual Agency Bill and Direct Bill payment options
- Broad range of acceptable classes of business, including environmental and design consultants

### **Additional Policy Benefits**

- Early resolution deductible credit
  - 75% deductible reduction for any claim resolved within one year of the notice of a claim
  - 50% deductible reduction for any claim resolved within three years of the notice of a claim
     Note: Only the higher deductible credit will apply
- Continuity deductible credit
  - For insureds that have been policyholders for 3+ years and are claim/report free, their first deductible obligation will be waived up to \$15,000
- Pre-claims assistance included
- Public relations crisis expense reimbursement (\$10,000 per crisis/\$30,000 aggregate)
- Insured reimbursement for security incident (\$10,000 per incident/\$20,000 aggregate)
- Non-profit directors and officers reimbursement (\$10,000 per policy period)
- No hammer clause (requires insured's consent to settle a claim)
- Notification requirements of a claim is tied to a principal insured's knowledge
- True worldwide coverage

# When you do business with Great American's Professional Liability Division, you have access to:

- Superior product expertise
- Streamlined claims process
- Competitive compensation
- Exceptional service
- Access to PLProQuote.com
- Insurability review of contractual clauses
- Risk management library
- Quarterly newsletter for agents
  and insureds
- Industry-specific webinars

Great American's Design Professionals Liability product provides expansive, specialized coverage for architects, engineers and design consultants.



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For full program information, please contact your Design Professionals team or visit PLProQuote.com.



**Professional Liability** 



**Professional Liability** 

#### www.PLProQuote.com

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### We are powered by service!

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