

Professional Liability Insurance Solutions for Architects, Engineers and Contractors



For more than 45 years, the Lexington Architects & Engineers (A&E) team has provided market-leading professional liability insurance solutions to meet the specialized needs of the design and construction industry. Lexington's Excess & Surplus (E&S) lines platform, experienced underwriters, market-leading risk management and exceptional claims service provide industry professionals with tailored and responsive insurance protection.

Solutions for Design and Construction Professionals

COVERAGE HIGHLIGHTS

The Lexington A&E team works with brokers to provide flexible and comprehensive insurance solutions.

- Minimum premium \$15,000
- Professional liability with CrisisResponse®
- Contractors Pollution Liability available by endorsement
- Worldwide Coverage Territory with ability to provide local policies through AIG Multinational
- Primary or Excess limits, up to \$5 million each
 - <\$250 million revenue: Primary and Excess coverage available
 - >\$250 million revenue: Excess Only
- Flexible retention levels
- Prior acts coverage available
- Extended reporting period (tail coverage)
- Incident reporting trigger

MOST DESIRED CLASSES

With deep technical expertise, the Lexington A&E team is empowered with a broad appetite to provide solutions for difficult-to-place risks, including those associated with geotechnical and structural engineers. Within the E&S market, A&E's core strategy is to target small and mid-sized (SME) enterprises with revenues up to \$100 million, with a limited appetite for larger risks.

- Architects
- Engineers
- Construction Managers
- Expert Witness Consultants
- Forensic Consultants
- Interior Designers

Restricted Classes

- Product Design
- Chemical Engineering
- Aerospace
- Naval Risks
- Landscape Architects

RISK MANAGEMENT SERVICES

Holistic risk management benefits to mitigate exposure and reduce costs.

- **Contract Review Services:** Complimentary contract review by experienced attorneys with 48-hour turnaround time.
- **Risk Management Webinars:** Complimentary risk management webinars for policyholders, customizable to individual client needs.

LOSS PREVENTION SERVICES

- Complimentary pre-claim advice for incidents that could give rise to a claim.

CLAIM SERVICES

Comprehensive claims services provide protection and peace of mind.

- Team of experienced claims professionals dedicated solely to design and construction clients.
- Most claims personnel are attorneys or engineers, some are both.



Contact:

For more information about Lexington Professional Lines, please contact:

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For additional information regarding Lexington Architects & Engineers risk management services please contact: riskmanagement@aig.com.

LEXINGTON INSURANCE

An  company

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. AIG refers to American International Group, Inc., and is the marketing name for its worldwide property-casualty, life and retirement, and general insurance operations. For additional information, please visit www.aig.com. All products and services are written or provided by subsidiaries or affiliates of AIG. Certain property-casualty coverages may be provided by a surplus lines insurer. Coverage is subject to actual policy language. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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