



SPECIAL FEATURE - Build Your Commercial Book with Design Pros

When it comes to covering the architects in your community, where do you turn? Did you know that you have access to comprehensive professional liability coverage for architects, engineers and surveyors?

CBIC Design Professionals Insurance, an RLI Company, provides comprehensive professional liability coverage for architects, engineers, and surveyors. CBIC has deep knowledge in the professional services and construction industries, which means when you work with a CBIC underwriter, risk manager or claim manager, you're speaking with a longtime veteran who has both the expertise to understand a firm's needs and the decision-making authority to get the job done.



The policy features:

- Defendants' reimbursement of expenses - \$500 per day subject to \$12,500 maximum (reimbursement applies day one)
- ADA/FHA/OSHA regulatory or administrative action reimbursement - \$30,000 per policy period
- Free pre-claims assistance
- Disciplinary proceedings reimbursement - \$5,000 per proceeding
- Definition of "Insured Person" includes temporary or leased personnel and retired personnel
- Predecessor firm coverage, including joint ventures
- Worldwide coverage
- Liberalization clause
- Blanket waiver of subrogation provision
- Punitive damages extension where allowable by law
- Deductible mediation credit of 50% subject to a \$12,500 maximum
- Automatic 90-day coverage for acquired or merged entities
- 5 Year Extended Reporting Period
- Innocent insured provision
- Consent to settlement provision - 50/50 co-share between "Insured" and "Insurer"
- 60-day automatic extended discovery period
- Automatic excess coverage for separately insured projects
- Management Pack Enhancement Endorsement (Directors & Officers, Fiduciary and Employment Practices Liability Insurance Coverages)
- High Self Insured Retention Program (Top & Drop)

Learn more by logging into [Big "I" Markets](#) and clicking on **Big "I" CBIC Design Pros--an RLI Company** from the commercial products menu.