

Crime and Building Design



From simple things like crawl-proof shrubs planted around buildings to the demolition and redesign of crooked Paris streets making it easier for the police to chase thieves, the threat of criminal activity helps determine a city's architecture. Even the maddeningly complex overlapping wagon wheel street layout of Washington, D.C. was designed to slow down an invading army!

Author and blogger Geoff Manaugh has written a serious book about the effect of criminal activity on building design. [A Burglar's Guide to the City](#) covers nearly 2,000 years of criminal activity using (and forcing changes to)

the building designs made by architects.

The buildings they design are not the only target of thieves as architects, engineers, and surveyors are also robbed, sometimes of the specialized equipment they possess. These professionals are not immune to the accidents, loss, fire, and other things that happen to everyone and a typical BOP may not be enough to cover their unique exposures and risks. Endorsements can be patchy or not available. That's where Big "I" Markets comes in.

[CNA Connect® Architects, Engineers and Surveyors Choice Endorsement](#) offers these endorsements at a nominal cost in one package including:

- Accounts Receivable \$225,000 limit
- Business Income - Newly Acquired Constructed Property Additional \$250,000
- Business Personal Property at Unnamed Locations \$25,000
- Extended Business Income Additional 30 days
- Claim Data Expense Additional \$10,000
- Computer Fraud \$10,000
- Contract Penalty Clause \$5,000
- Electronic Data Processing (Off Premises) Additional \$50,000
- Electronic Data Processing (On Premises) Additional \$50,000
- Fine Arts Additional \$75,000
- Limited Building Coverage - Tenant Obligation \$10,000
- Lost Key Consequential Loss \$500
- Newly Acquired or Constructed Business Personal Property Additional \$250,000
- Ordinance or Law - Increased Period of Restoration Additional \$25,000
- Outdoor Trees, Shrubs, Plants and Lawns Additional \$7,000
- Owned Watercraft less than 20 feet long \$7,500
- Rental Expense - Temporary Substitute Equipment \$5,000
- Unauthorized Business Credit/Debit Card Use \$10,000
- Utility Services - Direct Damage \$10,000
- Valuable Papers \$150,000 limit

It also includes these expanded definitions specifically for architects, engineers and surveyors:



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- Business personal property (BPP) - Expanded definition to include surveyor equipment, defined as instruments, images and electronic media and data.
- Valuable papers and records - Expanded definition to include designs and plans, architectural drawings and videotapes.
- Fine arts - Expanded definition to include architectural models, replicas, or sculptures and artistic renderings.

You can find CNA Small Business under [Small Commercial Standard Markets](#) on [Big "I" Markets](#).

If you also seek professional liability for these clients, check out [Architects & Engineers Professional Liability by CBIC an RLI Company](#).