

AmTrust E&S Pro



Design Professionals' E&O

AmTrust E&S Pro understands the unique liabilities that design professionals face and provides the right combination of product, pricing and service for your clients. Our underwriters tailor coverage for a wide range of small to mid-sized Architectural and Design professionals for broad practice disciplines, including architecture, engineering and construction management.

Target Risk Profile

- U.S. domiciled firms with greater than \$250,000 in gross billings
- Minimum of 2 licensed professionals on staff full-time
- Strong risk management practices & stable staff
- Low frequency of claims history

Coverage Highlights & Advantages

- Non-admitted product with broad coverage tailored for each individual risk
- Flexible program options, including deductibles and self-insured retentions
- Automatic extended reporting period of 90 days
- Broad definition of Insured
- Disciplinary Proceedings Coverage
- Punitive and Exemplary Damage, where insurable by law
- Spousal or Domestic Partner Coverage
- Sub-Limits for Subpoena Coverage and Crisis Management
- Third Party Network Security & Privacy Coverage
- Waiver of Subrogation
- Worldwide Coverage with suits brought within the U.S.

Optional Coverages Available

- Additional defense limits
- Blanket Joint Venture Coverage
- Full Prior Acts Coverage for eligible firms
- Mediation or Arbitration credits
- Specific project or client excess limits
- Pre-approved or Mutual Selection of Counsel endorsements

Policy Limits / Capacity

- \$5M on a primary or excess basis

Premium & Attachment Thresholds

- Self-insured retention or deductibles starting at \$5,000
- Minimum premiums vary by class, generally starting at \$10,000

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks small and mid-sized A&E professionals not written by the standard market, including but not limited to the following:

- Agency Construction Managers & Owners Representatives
- Architects
- Building Inspectors
- Civil Engineering
- Communication Engineers
- Control System Integrators
- Draftsmen
- Electrical Engineering
- Environmental Engineering
- Forensic Engineering
- HVAC Engineers
- Interior Designers
- Laboratory / Material Testing
- Land Surveyors
- Landscape Architecture
- Mechanical Engineering
- Process Engineers
- Project / Construction Management
- Transportation Engineers



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

AmTrust E&S Pro

Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit:
www.amtrustes.com.

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If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at www.amtrustes.com.



A.M. Best rating of "A-"
(Excellent) FSC "XV,"
Stable Outlook



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