

The banner features a red background with a faint image of a person working at a desk with a ruler and pencil. The text is in white and yellow.

# ASCE Professional Liability Insurance Program Highlights

Even the most thorough of civil engineers could be subjected to a lawsuit—merited or not. If this should happen to you, you'd want a quality, comprehensive professional liability policy in place to help defend you against and share in the monetary risks of a claim. That's why ASCE has partnered with Pearl Insurance—to help protect you against negligent acts, errors, and omissions with a plan tailored to your unique needs.

## Innovative Features

- **Designed for a Wide Range of Protection Requirements**  
Provides the per claim and aggregate limits needed to protect any firm size—up to \$5,000,000.
- **Experienced Claims Assistance**  
Appoints expert defense counsel and helps pay for legal costs and other claim expenses, up to limits of liability.
- **Pricing Advantage**  
Members of ASCE receive special, negotiated rates and benefit from several premium calculation factors.
- **Licensing Board Defense**  
Reimburses insured up to \$10,000 for defense costs if insured engineer is brought before state licensing board—at no additional cost.
- **Nationwide Coverage**  
For firms located outside the ASCE program's states, Pearl offers alternative placement options.

## Coverage That's Right for YOU

- **Exclusively Endorsed by ASCE**  
Gives members peace of mind knowing it's from a partner they can trust. Plus, it's backed by a respected, financially stable insurance company—rated A+ (excellent) by A.M. Best & Company.
- **Compensation for Lost Earnings**  
Pays insureds up to \$500 per day for attendance at a qualifying trial, hearing, or arbitration proceeding, up to an aggregate of \$7,500 per claim/per policy period.
- **Optional Defense Coverage**  
Allows firms with lower limits to purchase additional coverage for defense expenses above the per claim limit of liability. (Limited to 50% of per claim limit, with a maximum coverage amount of \$500,000.)
- **"Prior Acts" Coverage Available**  
Extends coverage for claims made during the policy period resulting from acts that occurred prior to the issuance of the policy (for qualifying firms).
- **Premium Financing**  
Available for qualifying firms through BankDirect Capital Finance.

Important Note: Program not available to insure unlicensed engineers or high-exposure practice areas that involve geotechnical activities, pollution, asbestos, nuclear exposure, or products with multiple end users.

The ASCE Professional Liability Program is administered by Pearl Insurance, CA #0A15583, and is underwritten by Certain Underwriters at Lloyd's of London. This flyer is not a contract. Please consult the insurance policy for actual description of terms, coverages, amounts, conditions, limitations, and exclusions. **Coverage(s) available in most states.**

## The Protection You Need

Exclusively for Members  
**ASCE**  
PROFESSIONAL LIABILITY

**P E A R L**  
INSURANCE

1.888.619.1908 • Email: [ascepro@pearlinsurance.com](mailto:ascepro@pearlinsurance.com)

[www.asceplinsurance.com](http://www.asceplinsurance.com)