



The **Protection** *You Need*

From a Partner You Can Trust!

———— ASCE Professional Liability Program

Exclusively for Members

ASCE
PROFESSIONAL LIABILITY

Do you have
the protection
you need to
help defend
against claims?



No matter how diligent you are, the possibility of being sued is a reality for all engineers.

Even if your name is cleared, the time taken away from work and financial impact of defending yourself in a legal dispute can be taxing. Don't worry—there's help! The ASCE Professional Liability Program provides you with high-quality coverage that protects you from negligent acts, errors, and omissions—at special ASCE members-only group rates.

ASCE Professional Liability Program Highlights

As an ASCE member, you'll enjoy many valuable program features, including:

- Coverage limits to fit your firm's unique needs—up to \$5,000,000
- Financial support to help offset defense costs
- Representation by knowledgeable defense attorneys
- Reimbursement of up to \$500 per day for lost earnings
- Payment of up to \$10,000 for state licensing board defense costs
- Automatic claims-made or optional prior-acts coverage for qualifying firms
- Competitive rates, plus additional premium adjustments
- Strong, secure insurance carrier
- Access to cost-effective premium financing

Learn more details about the benefits of the ASCE Professional Liability Program throughout this brochure.





Broad Range of Coverage Limits

Recognizing the need among ASCE members for a professional liability program with a wide selection of limits, we offer extensive coverage options—**up to \$5,000,000**—enabling you to obtain the coverage that's right for you.



Expert Defense Assistance

The ASCE Professional Liability Program not only helps you pay your defense costs and other claim expenses, up to your limits of liability, but can also retain experienced legal counsel to represent you. Plus, the insured has a right to consent to settle.



Recover Lost Earnings

If your attendance is required at a qualifying trial, hearing, or arbitration proceeding, you will be reimbursed up to \$500 per day for lost earnings. This benefit is limited to \$7,500 per claim/per policy period.



Licensing Board Defense

If you are ever brought before the state licensing board, the ASCE Professional Liability Program will reimburse you up to \$10,000 for defense costs. This valuable coverage is included at no additional cost to you.



Claims-Made or Prior Acts Available

The ASCE Professional Liability Program is claims-made coverage, meaning you're protected from claims made during the policy period, as long as you didn't know of a potential claim before your coverage effective date. If you had liability insurance previously and meet the necessary underwriting requirements, you may be eligible to purchase prior-acts coverage—extending coverage to claims resulting from acts which occurred prior to the policy's issuance (and after its retroactive date).

ASCE Pricing Advantage

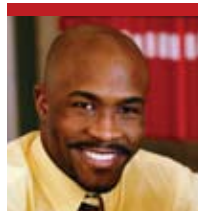
ASCE negotiates competitive rates for its members. It then saves you even more money through special premium calculations. First, your premium is based on *your* annual gross billings to fairly reflect your risk. Second, they step-rate your premium, taking into account the number of years you have continuously maintained claims-made coverage. Your premium starts out low at the inception of your first policy and gradually increases each year through the fifth renewal, when it levels off.

A Carrier You Can Trust

The ASCE Professional Liability Program is underwritten by a highly respected insurance company with a long history in the industry. Because it's rated "A" (excellent) for financial stability by A.M. Best Company, you can relax knowing you'll have the support you can rely on when it matters most.

Premium Financing

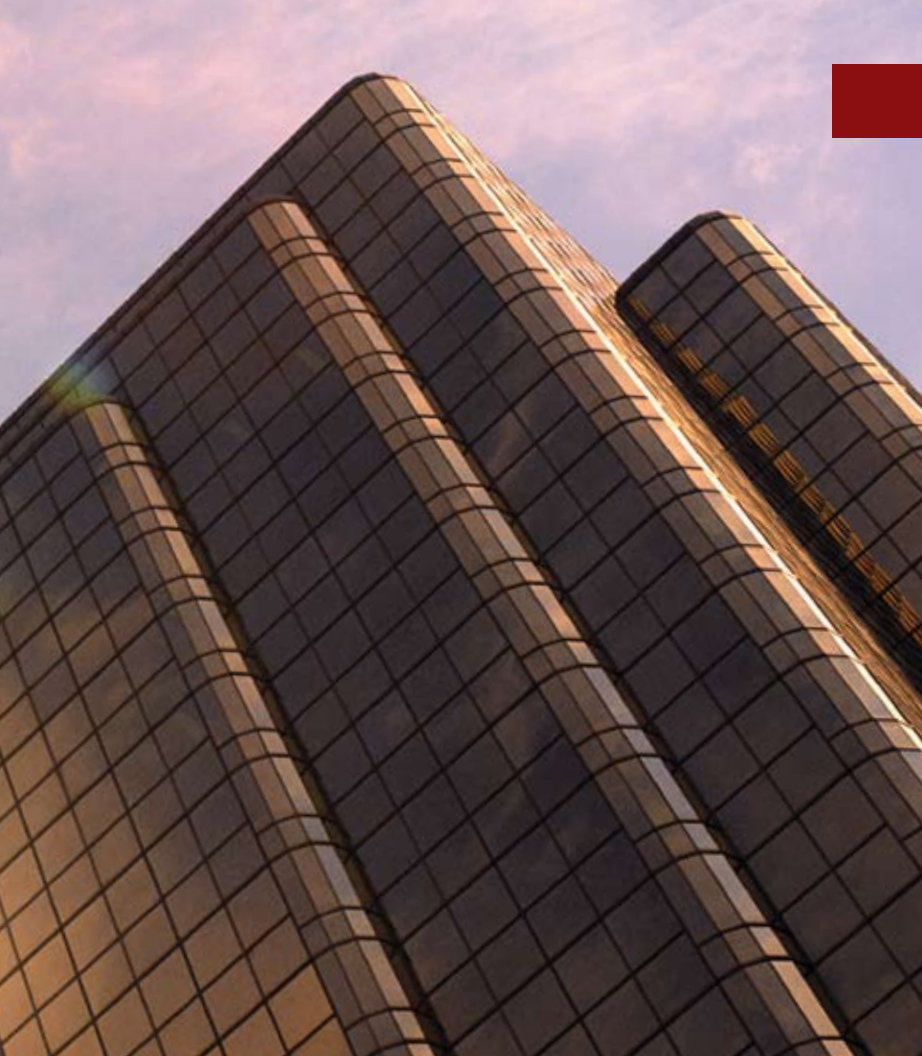
To help meet your particular budget and financial needs, you may be eligible for premium financing with competitive annual percentage rates (APRs). Financial services for qualifying firms are available through BankDirect Capital Finance.



Do your firm's procedures include these risk management practices?

- Meet and exceed your state's required continuing education hours
- Utilize written scope of service letters for all projects with more than \$500 in billable fees
- Perform construction phase inspection on plans and designs to verify intent of use
- Use limitation of liability language in your written agreements
- Make use of written status memos throughout the job
- Examine the job experience of other professionals and contractors to ascertain potential problems
- Require all other professionals on a project to carry comparable professional liability insurance
- Maintain written quality-control procedures, including secondary design review

If not, now is the time to establish these policies to help reduce your risk.



Questions?

Call an ASCE Professional Liability Specialist today at **1.888.619.1908** or email ascepro@pearlinsurance.com.

You're already covered?

Even if you already have professional liability insurance in place, it may not cover you completely or still meet all of your firm's needs. We urge you to review the ASCE Professional Liability Program to see how it compares.

www.asceplinsurance.com





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Marketed and Administered by:

P E A R L

I N S U R A N C E

This program is administered by Pearl Insurance, CA #0A15583, and underwritten by Certain Underwriters at Lloyd's of London.

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