

Professional Underwriters Agency

ARCHITECTS AND ENGINEERS PROFESSIONAL LIABILITY

Professional Underwriters Agency (PUA), a best-in-class program from NSM Insurance Group, specializes in underwriting Architects and Engineers (A&E), Design-Build Professionals & Contractors and other lines of non-medical Professional Liability/Errors & Omissions insurance. Formed in 1990, our team has more than 100 years of combined underwriting experience — delivering unmatched expertise and exceptional service to our agent partners in all 50 states.

PROGRAM ADVANTAGES

- Admitted Carrier
 - » **Rated A+ XV Superior by AM Best**
- Robust Risk Management Services
 - » Unlimited Contract Reviews
 - » Toll-Free Hotline
 - » Webinars for CE Credits Provided by Kent Holland, Construction Risk
- Unparalleled Service
 - » 24-Hour Turnaround Time
- Broad Coverage
- Special Financing Available
- Multi-year policy available for firms with under \$350,000 in billings

UNDERWRITING PARAMETERS

- All architectural and engineering disciplines with billings under \$30M
- Disciplines include Architecture, Civil Engineering, Construction Management, Electrical Engineering, Environmental Engineering, HVAC Engineering, Interior Design, Land Surveying, Landscape Architecture, Mechanical Engineering, Process Engineering, Traffic Engineering and many others.

ALTERNATIVE PROGRAM

- PUA also has programs on a surplus lines basis for E&S business

LIMIT PROFILE

- Up to \$5M in limits available (each claim and aggregate)
 - » Specific project and specific client limits available

MINIMUM PREMIUM

\$4,000

MINIMUM DEDUCTIBLE

\$2,500

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OUR BROAD POLICY INCLUDES THE FOLLOWING:

- Insuring Agreement I. A. Professional Liability
- Insuring Agreement I. B. Environmental Legal Liability
- Insuring Agreement I. C. Contractors Pollution Liability
- Insuring Agreement I. D. Technology Services Liability and Technology Products
- Insuring Agreement I. E. Computer Network Security
- Insuring Agreement I. F. Multimedia and Advertising
- Insuring Agreement I. G. Privacy
- Pre-Claims Assistance
- Supplementary Payments (in addition to the limits of liability and not subject to the deductible) for Attendance at Mediation/ Arbitration/Regulatory/Disciplinary/Trial Proceedings
- Worldwide Coverage
- No Mold Exclusion
- No Asbestos Exclusion
- Ownership Exclusion Threshold – 49%
- No Copyright or Trademark Exclusion
- Joint Ventures included within the definition of Insured
- Coverage for punitive damages where insurable by law
- Five year bi-lateral ERP options
- Waiver of Subrogation where a written agreement is in place
- Formal Mediation Deductible Credit (50% credit for MAX savings of \$25K)
- Innocent Insured Coverage
- First Dollar Defense and Shared Expense Deductible endorsements available for select risk