

Design Professionals Liability Insurance

for Architects, Engineers and Design Consultants

At Great American, we have designed a comprehensive professional liability policy that is relevant to today’s challenging construction environment. Our goal is to provide your clients with peace of mind, so these professionals can do what they do best. That’s why we’ve developed this quick and easy reference guide to our Design Professionals Liability Insurance Policy.

Coverage Features	GAIG - DPL Features	Competitor	
Claims Made and Reported	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Duty to Defend	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Supplemental Payments for:			
1. Pre-claims Assistance	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Public Relations Crisis Expenses	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Security Incident Reimbursement (First party coverage)	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Non-Profit Directors’ and Officers’ Coverage	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Reimbursement for Loss of Earnings (up to \$500 per day; \$7,500 per claim/\$25,000 per policy)	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Early Resolution Deductible Credit (75% reduction of the insured’s deductible, maximum reduction of \$25,000)	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Continuity Deductible Credit (for insureds that have been policyholders for 3+ years and are claim/report free, their first deductible obligation will be waived up to \$15,000)	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Personal Injury Coverage (including unintentional infringement of copyright or patent)	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Predecessor Firm Coverage Included	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Coverage for Pro-bono Services	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Domestic Partner or Lawful Spouse Coverage Included	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
No Hammer Clause	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Joint Venture Coverage (provided for the insured’s legal liability)	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Waiver of Subrogation Included	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Punitive Damages (where insurable by law)	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Worldwide Coverage	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Innocent Insured Provision	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Automatic Coverage for Created or Acquired Entities	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No
No Exclusion for Mold or Asbestos	Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Few companies can provide our combination of service and stability. Make Great American’s Professional Liability Division the market of choice for all your needs!

For full program information, please contact your Design Professionals team or visit [PLProQuote.com](https://www.gaic.com/PLD).

[GAIG.com/PLD](https://www.gaic.com/PLD)

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Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. This checklist is not intended to be an exhaustive coverage comparison and only highlights certain coverages offered by Great American. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Assurance Company, authorized insurers in all 50 states and DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2024 Great American Insurance Company. All rights reserved. 4719-PLD (11/24)

