

A&E professional liability

Zurich provides the design industry with quality insurance coverage, first-class service, financial security and commitment for which we're recognized throughout the world. Our underwriters — who have many years of design and insurance experience — create innovative and flexible programs to address each insured's individual needs.

Zurich's seasoned E&O claims professionals are specialists in handling exposures and legal issues unique to architects and engineers.

Zurich assigns one claims professional to become familiar with our customer's needs, providing greater flexibility and consistency of service — plus one point of access to each A&E account for focused, knowledgeable and timely service.

Customer profile

A partial list of our target audience in the design professional marketplace includes the following:

- Architects
- Building designers
- Civil engineers
- Electrical engineers
- Environmental engineers

- Mechanical engineers
- Hydrological engineers
- Interior designers
- Land surveyors
- Specialty engineers
- HVAC engineers
- Traffic engineers
- Landscape architects
- Communication engineers

Coverages

The A&E professional liability policy provides:

- Joint venture coverage
- Asbestos and pollution coverage
- Innocent principal coverage
- Broad "professional services" definition
- Automatic equity interest coverage — up to 20 percent
- Mediation credit of 50 percent up to \$20,000
- Broad definition of "insured"
- Worldwide coverage

Admitted in most states

Limits and retentions

- Limits up to \$2 million
- Split limits available
- Deductibles starting at \$5,000

Risk management service

Zurich realizes that risk management is a critical element for a design professional's business strategy. We help our E&O policyholders manage risk by providing informed guidance and value-added services. These services include:

- Contract reviews
- Contracts risk management guide

Expertise and financial strength

Zurich's environmental risk specialists work together to provide effective insurance solutions for unforeseen environmental exposures. Our professionals, with their environmental, engineering and legal experience, craft insurance programs to address even the most sophisticated risks. Zurich's focused experience is reinforced by global resources and financial stability. Zurich holds ratings* of A+(strong) from Standard & Poor's and A(excellent) from A.M. Best.

*Ratings as of February 1, 2005

Zurich

One Liberty Plaza, New York, New York 10006
866 860 7292 www.zurichna.com

Zurich Financial Services (www.zurich.com) is an insurance-based financial services provider with a global network that focuses its activities on its key markets in North America and Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. Through its offices in more than 50 countries, 57,000 Zurich employees serve clients in more than 120 countries. In North America, Zurich (www.zurichna.com) is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, small business (not offered in Canada), specialties and programs sectors.

©2005 Zurich American Insurance Company



ZURICH