

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 to meet your business needs.*
- **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 may also be eligible for up to a 10% discount at renewal for attending live seminars and webinars.
- **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" 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.

*Excess limits available beyond \$2,000,000; call for more details.

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.

ASCE | MEMBER
INSURANCE

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INSURANCE

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