

## Hanover Architects and Engineers Advantage

# Tailored solutions for architects and engineers

Hanover Architects and Engineers Advantage professional liability insurance was created to help protect design professionals against the financial damage of a claim or lawsuit resulting from design errors or professional negligence. Our solution can be tailored to meet each firm's unique needs. Below are some exposures to keep in mind when deliberating which coverages and services might be best.

## Coverage

| RISK EXPOSURE   | KEY QUESTION  | THE HANOVER SOLUTION (921-2001)   |
|---|---|---|
| Clients can make claims of errors, negligence or unsatisfactory work—regardless of their legitimacy   | What would happen if a dissatisfied client filed a lawsuit alleging work mistakes, oversights or missed deadlines?                        | Firms are susceptible to lawsuits that can threaten the firm's, as well as personal, assets. Even lawsuits that are eventually dismissed are expensive, time consuming and frustrating. Experts at The Hanover defend the suit and manage the defense team. The Hanover covers the cost of legal defense beyond the firm's retention, regardless of trial outcome, as well as settlements and court-ordered judgements. |
| Design errors can lead to costly suits that threaten a firm and its leaders' personal assets  | What would happen if a firm discovered a design error made on a project that could result in a claim?                                     | Remediation Assistance Supplemental Coverage covers reasonable and necessary fees, costs and expenses incurred by the firm to remediate a design error circumstance and prevent or minimize a claim. Unlike most carriers, our remediation expense coverage does not include a design/build exclusion, which means that we will provide coverage when the firm is performing design-only services.                      |
| If a client is unsatisfied or feels their expectations were not met, and therefore refuse to pay the fee due for a firm's professional services | What would happen if a firm tried to collect a fee that was earned and the client refused to pay, instead suing the firm for malpractice? | Withheld Client Fee Assistance Supplemental Coverage covers up to 50 percent of the withheld fee if the client agrees in writing to withdraw the suit over the dispute.   |
| Unanticipated crisis events can threaten a firm's well-established reputation   | What would happen if a crisis event, such as the sudden passing of a firm's principal architect, occurred?                                | Most firms do not have experience managing reputation in the face of crisis. Our Crisis Event Supplemental Coverage covers reasonable fees, costs and expenses incurred by the firm for consulting services performed by a crisis management firm as a result of a crisis event.  |
| Reputation events can threaten loss of revenues and tarnish a firm's well-established reputation  | What would happen if someone with a grudge against a firm spread unfavorable information on social media?                                 | Most firms do not have experience mitigating the financial and reputational impact to an organization after a reputation event. Our Reputation Protection Supplemental Coverage covers up to 50 percent of reasonable fees, costs and expenses incurred by the firm for consulting services performed by a crisis management firm because of a reputation event, up to \$15,000.  |
| Plans and specifications may contain design errors that can lead to construction delays, cost overruns, property damage or bodily injury        | What assistance is available to help prevent the risk of design errors in a firm's plans and specifications?                              | Peer review can help improve processes to reduce design errors and save the firm trouble, money and time. Our Peer Review Supplemental Coverage covers up to 50 percent of the cost of a third-party peer review program up to \$5,000.   |

## Service

| RISK EXPOSURE  | KEY QUESTION   | THE HANOVER SOLUTION  |
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| A firm is unsure of what risk management actions to take | Is there a resource to discuss risk management issues with?  | Our professional liability risk management hotline, staffed by lawyers and claims professionals, is a resource for discussing problems and questions that can arise about best practices and risk management. The goal is to provide help to manage issues that arise, to minimize potential damage and avoid claims or lawsuits. |
| Some clauses in contracts can create liability risks     | What assistance is available to help minimize the risks associated with potentially problematic contract clauses and language? | We offer complimentary contract review services. We partner with leading law firms who review and red-line, client-facing contracts, usually within one business day.   |

## Claims

| RISK EXPOSURE  | KEY QUESTION   | THE HANOVER SOLUTION   |
|--|--|--|
| Claims not being handled by experts with professional liability expertise      | How confident can a firm be that a claim will be handled by professionals with experience in their industry? | The Hanover assigns an expert claim specialist to oversee the claim and serve as a single point of contact for the firm. Several of the claim specialists are attorneys themselves with previous professional liability claims defense experience. The claims specialist appoints an attorney to defend the insured from a curated panel of attorneys who all specialize in defending professional liability claims. |
| Claims not being handled smoothly and swiftly, endangering a firm's reputation | How confident can a firm be that a claim will be handled quickly?  | Reporting claims to The Hanover is fast and simple. We offer 24-hour access to claims reporting to provide support as soon as a claim arises. Plus, we have a special claims unit dedicated to resolving professional liability claims in a fast, fair and professional manner.  |
| Claims being mishandled, endangering a firm's reputation                       | How confident can a firm be that claims staff understands the complexities of claims?                        | Our claims professionals are highly skilled at mitigating and litigating traditional and emerging risks. All team members are trained attorneys and have, on average, more than 20 years of litigation and claims experience.  |

## Let's build something together

We have the blueprint for flexible, competitive insurance solutions designed specifically to meet the needs of architects and engineers. Contact your Hanover representative for more information.



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hanover.com  
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