

Hanover Architects and Engineers Advantage

Your blueprint for professional liability coverage

Can design professionals afford to be without the best protection? Our Hanover Architects and Engineers Advantage professional liability insurance policy is designed to meet the evolving needs of architects and engineers.

Key features include:

PRODUCT FEATURE (921-2001)	THE HANOVER	NOTES
Professional Services Coverage—covers damages because of any claim made against the insured for a wrongful act	✓	
Contractors Pollution Liability Coverage	✓	
Pre-Claim Assistance Supplemental Coverage	✓	
Disciplinary Proceedings Supplemental Coverage	✓	
Subpoena Assistance Supplemental Coverage	✓	
Remediation Assistance Supplemental Coverage	✓	
ADA, FHA and OSHA Regulatory or Administrative Actions Assistance Supplemental Coverage	✓	
Crisis Event Supplemental Coverage	✓	
Reputation Protection Supplemental Coverage	✓	
Municipal Securities Rulemaking Board (MSRB) Assistance Supplemental Coverage	✓	
Withheld Client Fee Assistance Supplemental Coverage	✓	
Nonprofit Directors and Officers Supplemental Coverage	✓	
Peer Review Supplemental Coverage	✓	
Expense Reimbursement Supplemental Coverage	✓	
Insureds covered includes the named insured and: past, retired or present partners; officers; directors; shareholders; full-time, part-time, leased and temporary employees; interns; Predecessor Firms; Independent Contractors; spouses and domestic partners; and participation in a joint venture	✓	
Professional services include services as an architect, engineer, land surveyor, landscape architect, construction manager, interior designer, scientist or technical consultant in addition to computer-aided design or drafting consultant, expert or forensic witness, laboratory testing consultant, land planner and leadership in engineering and environmental design (LEED®) consultant	✓	
Automatic Extended Reporting Period	✓	
Optional Extended Reporting Period	✓	
Death Extended Reporting Period	✓	
Disability Extended Reporting Period	✓	
No asbestos exclusion	✓	

PRODUCT FEATURE (921-2001)	THE HANOVER	NOTES
Automatic 90 days of coverage for newly acquired entities	✓	
Consent to settle with no hammer clause	✓	
Circumstance reporting coverage	✓	
Blanket joint venture coverage	✓	
Full prior acts coverage for eligible firms	✓	
Claim-Free Deductible Reduction	✓	
Mediation Deductible Reduction	✓	
Risk Management Deductible Reduction	✓	
No copyrights and trademark exclusion	✓	
Automatic equity interest coverage for those entities or projects where ownership interest is 50 percent or less	✓	
Time delays caused by professional services	✓	
Built-in blanket waiver of subrogation	✓	
No mold exclusion	✓	

Professional Liability Enhancement Endorsement (921-1107)

SUPPLEMENTAL COVERAGE	THE HANOVER	NOTES
Canceled Conferences Supplemental Coverage	✓	
Counseling Support Supplemental Coverage	✓	
Emergency Web Hosting Supplemental Coverage	✓	
Pet Boarding Supplemental Coverage	✓	
Real Estate Emergency Consulting Supplemental Coverage	✓	
Replacement of Key Officers Supplemental Coverage	✓	
Temporary Meeting Space Supplemental Coverage	✓	
Travel Disruption Due to Terrorism Supplemental Coverage	✓	
Workplace Violence Counseling Supplemental Coverage	✓	

Additional endorsements include:

- Specified Client Increased Limit Endorsement
- Specified Project Increased Limit Endorsement

[Learn more](#)

Contact your Hanover representative for more information.



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