

Hanover Architects & Engineers Advantage

Coverage comparison guide

In fields as complex as architecture and engineering, constant refinement and a focus on precision are key, and maintaining a modern approach is critical to lasting success. Insuring these industries is no different, and that's why we continually invest in our products and strategies to help you win. For Hanover Architects & Engineers Advantage, this means finetuning our coverage offerings to address the unique challenges today's design professionals face.

COVERAGE FEATURE	NEW OFFERING	LEGACY PRODUCT
Duty to defend	Duty to defend	Duty to defend
Deductible type	Per claim; aggregate is optional	Per claim; aggregate is optional
Deductible as applied to Claim Expenses	First dollar defense available by endorsement	First dollar defense available by endorsement
First Dollar Defense Sublimit	Deductible does not apply until after the first \$10,000 of claim expenses; available by endorsement	Not available
Claim Expenses	Expanded to include expense reimbursement and allow use of employed lawyers	Fees charged by a lawyer, mediator or arbitrator for the investigation, adjustment, defense or appeal of a Claim. Also includes premiums on appeal, attachment or similar bonds
Claims Expenses inside limit (CEIL)	Coverage includes CEIL; Claims Expenses outside the limit (CEOL) can be added	Coverage includes CEIL; Claims Expenses outside the limit (CEOL) can be added
Specified client increased limit (SCX)	Expanded language and coverage also available by endorsement	Available by endorsement
Specified project increased limit (SPX)	Expanded language and coverage also available by endorsement	Available by endorsement
Coverage Territory	Coverage is worldwide if claim/suit is brought in the U.S. or Canada.	Coverage is worldwide if claim/suit is brought in the U.S. or Canada.
Professional Services Covered	Definition of Services has been expanded to include computer-aided design or drafting consultant, expert or forensic witness, laboratory testing consultant, land planner and leadership in engineering and environmental design (LEED®) consultant. Also expanded to include unmanned aircraft services while providing the above services.	Services performed as an architect, engineer, land surveyor, landscape architect, construction manager, interior designer, scientist or technical consultant
Insureds covered	Expanded to include Predecessor Firms, part-time employees, interns, temporary employees and independent contractors	The Named Insured plus past, retired or present partners, officers, directors, shareholders, employees, leased employees, and participation in a joint venture
Predecessor Firms	Coverage provided for Predecessor Firms. (Predecessor Firms must be disclosed and will be listed on an endorsement.)	Not available
Independent Contractors	Coverage provided for Independent Contractors. (Independent Contractors must be disclosed and will be listed on an endorsement.)	Not available
Consent to settle	Claims will not be settled without the Insured's consent	Claims will not be settled without the Insured's consent

COVERAGE FEATURE	NEW OFFERING	LEGACY PRODUCT
Choice of counsel	Available by endorsement	Available by endorsement
Privacy and Security Liability Coverage	Up to full policy limit. Third-party coverage included in definition of "Wrongful Act"; first-party, notification/monitoring and loss of income available by endorsement.	\$1,000,000 limitation on third-party cyber claims
Contractors Pollution Liability Coverage	Coverage for Pollution Conditions caused by a Wrongful Act	Coverage for Pollution Conditions caused by a Wrongful Act
Pre-Claim Assistance Supplemental Coverage	Coverage for legal expenses to prevent a claim	Coverage for legal expenses to prevent a claim
Coverage for Defense of Disciplinary Proceedings— Supplemental Limit	\$25,000 per policy	\$25,000 per policy
Subpoena Assistance Supplemental Limit	Up to full policy limit	Available by endorsement
Remediation Assistance Supplemental Limit	Up to full policy limit	Up to full policy limit
ADA, FHA and OSHA Regulatory or Administrative Actions Assistance Supplemental Limit	\$25,000 per Action/ \$50,000 in the Aggregate	\$25,000 per Action/ \$50,000 in the Aggregate
Crisis Event Supplemental Limit	\$25,000 per Event/\$50,000 in the Aggregate	\$25,000 per Event/\$50,000 in the Aggregate
Reputation Protection Supplemental Limit	\$15,000 in the Aggregate	\$15,000 in the Aggregate
Municipal Securities Rulemaking Board Assistance Supplemental Limit	\$50,000 in the Aggregate	\$50,000 in the Aggregate
Withheld Client Fee Assistance Supplemental Limit	\$25,000 in the Aggregate	\$25,000 in the Aggregate
Nonprofit Directors and Officers Supplemental Limit	\$10,000 in the Aggregate	\$10,000 in the Aggregate
Peer Review Supplemental Limit	\$5,000 in the Aggregate	\$5,000 in the Aggregate
Reimbursement for Income Lost by Attendance at Claim Supplemental Limit	\$500 per day per Insured/\$1,500 in the Aggregate for all Insureds in each Claim	\$500 per day per Insured/\$1,500 in the Aggregate for all Insureds in each Claim
Professional Liability Enhancements endorsement	Nine additional Supplemental Coverages: <ul style="list-style-type: none"> • Canceled conferences • Counseling support • Emergency web hosting • Pet boarding • Real estate emergency consulting • Replacement of key officers • Temporary meeting space • Travel disruption due to terrorism • Workplace violence counseling 	Not available
Employment Practices Defense Expense endorsement	Available by endorsement	Not available
Automatic Extended Reporting Period	Firm has 60 days after policy term to report claims made during policy term. Applies to Claims and Disciplinary Proceedings.	Firm has 60 days after policy term to report claims made during policy term. Applies only to Claims.

COVERAGE FEATURE	NEW OFFERING	LEGACY PRODUCT
Optional Extended Reporting Period	Firm can purchase Extended Reporting Period (ERP) for one, two, three, four or five years. Longer periods can be considered upon request. Have 60 days after policy termination to purchase. Applies to Claims and Disciplinary Proceedings.	Firm can purchase ERP for one, two, three, four or five years. Have 60 days after policy termination date to purchase. Applies only to Claims.
Death Extended Reporting Period	Unlimited ERP at no additional cost if Insured is a sole proprietor and has been with The Hanover for the preceding 10 years and death of Insured was not caused by a self-inflicted injury, or substance misuse or abuse	Unlimited ERP at no additional cost if Insured is a sole proprietor and has been with The Hanover for the preceding 10 years and death of Insured was not caused by a self-inflicted injury, or substance misuse or abuse
Disability Extended Reporting Period	Unlimited ERP at no additional cost if Insured is a sole proprietor and has been with The Hanover for the preceding 10 years and disability of Insured was not caused by a self-inflicted injury, or substance misuse or abuse	Unlimited ERP at no additional cost if Insured is a sole proprietor and has been with The Hanover for the preceding 10 years and disability of Insured was not caused by a self-inflicted injury, or substance misuse or abuse
Extended Reporting Period—individual (retirement)	Available at reduced cost after five years of continuous coverage and age 55	Available at reduced cost after 10 years of continuous coverage and age 55
Intentional acts	Defended up to final adjudication; no indemnity	Defended up to final adjudication; no indemnity
Employee Retirement Income Security Act (ERISA)	No ERISA exclusion	ERISA exclusion
Governmental bodies	No governmental bodies exclusion	Governmental bodies exclusion
Securities laws	No securities laws exclusion	Securities laws exclusion

Learn more

Contact your Hanover representative
for more information.



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