

# Professional Liability

## Overview

In today's fast-moving corporate environment, mistakes can happen.

Starr Companies provides a comprehensive, innovative program of primary and excess professional liability coverage for various professionals including lawyers and accountants, architects & engineers, and other specified professions.

### Target Risks

- Architects & Engineers
- Claims Adjustors
- Construction Managers
- Cyber Security Risks
- Lawyers & Accountants
- Miscellaneous Consultants
- Real Estate Professionals
- Technology & Media Risks
- Title / Escrow Agents
- Trustee Services

### Limits

- Up to \$25,000,000

### Minimum Premium and Attachment

- Primary and Excess Coverage for Cyber Security Risk, subject to a minimum premium / retention of \$5,000 for \$1,000,000 limit of liability
- Primary and Excess Coverage for Miscellaneous Professionals, subject to a minimum premium/ retention of \$10,000 for \$1,000,000 limit of liability
- Primary and Excess Coverage for Architects & Engineers, subject to a minimum premium / deductible of \$25,000 for \$1,000,000 limit of liability
- Excess Coverage for Lawyers & Accountants, subject to a minimum attachment point of \$5,000,000 (Lawyers) and \$10,000,000 (Accountants)

### Highlights

- Manuscript Coverage forms tailored to meet the insured's need
- Architects & Engineers Coverage forms available to include pollution liability and SIR coverage for larger design and contractor firms
- Claims-made and reported coverage
- Excess Coverage on a Follow Form basis
- Underwriting staff experienced in providing coverage for design firms, contractors, law firms, accounting firms and other professionals

### Excluded Classes

- Chemical Engineering
- Environmental Engineering
- Medical Malpractice
- Mining Engineering
- Naval Engineering

### Submission Requirements

- Professional Liability application
- 5 years of currently valued loss information
- Description of significant losses
- Most recent annual financial statements and sample client contracts

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Professional team at [ProLiability@starrcompanies.com](mailto:ProLiability@starrcompanies.com) or visit [www.starrcompanies.com/insurance/proliabilityoverview](http://www.starrcompanies.com/insurance/proliabilityoverview)

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