



# BERKLEY DESIGN PROFESSIONAL UNDERWRITERS

 a W. R. Berkley Company

*Berkley DP's mission is to offer the right combination of products and services that help design professionals improve and protect their businesses.*

- We are **PASSIONATE** about serving design firms
- We are **CONNECTED** to our brokers and insureds
- We are **COMMITTED** to surpassing expectations

*Better by Design*



**B**erkley Design Professional Underwriters, or “Berkley DP”, specializes in professional liability insurance products and services for design professionals. Berkley DP is a member company of W. R. Berkley Corporation.



## Our Company

**B**erkley DP was founded by a team of insurance professionals with a passion for the design profession and deep roots in A&E underwriting, risk management and claims management. We offer the synergy of our fresh professional liability insurance ideas and W. R. Berkley Corporation’s superior financial strength and A+ rating.

“ *Better by Design* ”

Our motto is: “**Better by Design**”. By this, we mean that our policyholders become better businesses by leveraging our innovative risk management solutions, fair and experienced claims services and comprehensive coverage.



## How We’re Different

**B**erkley DP differentiates itself from its competitors in many important ways:

- We are solely dedicated to the design industry with the autonomy to act quickly to serve our clients.
- We are unencumbered by the whims of “big carrier management think” because our key decision makers reside within our business, not layers above.
- Our underwriters average more than 25 years dedicated to underwriting A&E risks and will thoughtfully consider each account.
- We bring loss prevention and risk management acumen developed by actual industry veterans—people who know how to mitigate the day-to-day professional risks of running a successful design firm—and professional liability insurance specialists who understand the causes of claims against architects and engineers.
- Our dedicated and experienced claims professionals will advocate for and protect our policyholders and their deductibles.

“ *Experienced underwriters.  
Real-world risk management education.  
Expert claims service.* ”



**About W. R. Berkley Corporation**—Berkley DP is a member company of W. R. Berkley Corporation, a Fortune 500 company. W. R. Berkley Corporation is an insurance holding company that is among the largest commercial lines writers in the United States and whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company. [www.wrberkley.com](http://www.wrberkley.com)

## Program Highlights



### Coverage Highlights

Berkley DP offers all of the coverage customarily provided by A&E professional liability insurance policies, plus these notable coverage advantages:

- Up to \$10,000,000 limits of liability
- 10% premium credit for participation in risk management education programs
- Up to 25% premium credit for utilization of Limitation of Liability clauses in contracts
- Worldwide territory
- Choice of defense counsel with Berkley DP consent
- 120-day Additional Reporting Period
- Contractor's Pollution Liability Coverage
- Broad Cyber Liability Coverage
- Broad Media and Personal Injury Liability Coverage
- Defendant Reimbursement: \$400 per day up to \$15,000
- Disciplinary, Regulatory or Administrative Expense Reimbursement up to \$30,000
- Fee Dispute Mitigation Reimbursement up to \$25,000
- Cyber Security Breach Response Reimbursement up to \$50,000
- Automatic 90-day coverage for newly acquired entities
- Mediation Deductible Credit up to \$15,000
- Risk Management Deductible Credit up to \$25,000
- Waiver of subrogation if established in written agreement

### Additional Coverage Options

Four Deductible options:

- Shared Cost of Defense (80/20)
- Split Cost of Defense (50/50)
- First-Dollar Defense
- Separate Defense Limits

Three stand-alone excess policy options on admitted paper:

- Excess over entire underlying policy
- Specific Job Excess
- Specific Client Excess



### Risk Management / Loss Prevention Program Overview

Berkley DP's comprehensive risk management program focuses on fundamental areas that impact professional liability, such as scope, client/project selection, contracts and legal issues. What's more, our practice management resources address key areas of design practice and project delivery.



### BDP Risk Portal Features

Resource Library and Tools for Risk Management Education

The BDP Risk Portal provides 24/7 online access to practical, relevant and concise content from selected subject matter experts, designed to help our insureds avoid professional liability claims, improve management practices and enhance business performance.

- Risk Management Plan development recommendations to meet the needs of each individual design firm.
- Templates, checklists and sample forms to facilitate implementation of the Risk Management Plan and assist in related project delivery and management tasks
- Contract Review Guidelines with concise references for business and legal insurability issues to assist in negotiation and team communication of important contract terms
- On-demand courses that offer learning units and risk management premium credits
- Resources and advice on current and emerging issues in design practice including BIM, IPD, sustainability, international practice and cyber liability
- Dynamic and fresh web-based resources—including newsfeeds and RSS links to industry organizations—that are well organized and easily searchable with a focus on current and pertinent issues
- Multiple media options (papers, presentations, case studies, webinars) to support different learning styles

Products and services are provided by one or more of insurance company subsidiaries of W.R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.



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“Unique policy options tailored to the needs of our policyholders.”