



## Better By Design



### Key Policy Changes

#### 15% Rating Credit for design firms that complete a Berkley DP Risk Management program

- 10% Rating Credit will still apply for completion of other risk management programs

#### Dodd-Frank Regulatory Expense Reimbursement up to \$50,000

- III. Additional Coverages, B, 3, pg. 2

#### Broader options for Peer Review providers under Peer Review Reimbursement

- III. Additional Coverages, E, pg. 3

#### Crisis Management/Public Relations Event Coverage up to \$30,000

- III. Additional Coverages, G, pg. 3

#### Coverage for Contractually assumed obligation to reimburse costs of defense, after adjudication, using principles of comparative fault

- IV. Exclusions Applicable to All Insuring Agreements, C, 2, pg. 3

#### Coverage for Professional Services that incorporate information obtained from the use of a Drone

- IV. Exclusions Applicable to All Insuring Agreements, E, pg. 4

#### Coverage for Emergency Expenses to control, contain, mitigate or rectify a Pollution Incident

- VI. Definitions, M, pg. 5

#### First Claim Deductible Credit: 25% up to \$40,000 if first claim is reported more than 2 years after the knowledge date. 50% up to \$40,000 if reported more than 3 years after the knowledge date.

- VII. Conditions, G, 3, pg. 8



### Optional New Endorsements and Policies

#### Endorsement

##### Cyber Security Breach Response Reimbursement limit

- Increase in limit to either \$100,000 or \$250,000.
- III Additional Coverages, F, pg. 3

#### Endorsement

##### Per Project Primary Limits

- Provides a Project Primary Limit for Every Project the firm has worked on since the retroactive date, even if the Policy Aggregate Limit is exhausted.

#### Additional Policy

##### Berkley Cyber Risk First<sup>sm</sup>

- Berkley Cyber Risk Solutions has developed a separate policy to provide more robust and affordable first party coverage to compliment Berkley DP's existing coverage offering. This is a separate policy with separate limits of liability.

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### 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



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### About W. R. Berkley Corporation

Berkley Design Professional is a division of Berkley Alliance Managers which is a member company of W. R. Berkley Company, an insurance holding company that is among the largest commercial lines writers in the United States and operates worldwide in two segments of the property casualty insurance business: Insurance and Reinsurance and whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company. wrberkley.com.

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