



ON POINT...

ARCHITECTS AND ENGINEERS

Apogee offers extensive professional expertise in locating competitive coverage and premiums for design firms and projects of all types and sizes. Our market access is very broad with AM Best ratings of A and A+.



YOU'RE ON POINT WITH THESE RISK CLASSES:

Construction Management – Agency	Drafting Services
Interior Design	Electrical Engineers
Construction Management At-Risk	HVAC Engineers
Structural Engineers	Landscape Architects
Design/Build	Mechanical & Industrial Engineers
Commercial Architects	Project Management
Civil Engineers	Space Planners
Land Surveyors	Technical Consultants

PRODUCT ADVANTAGES:

- Architects and Engineers Product limits up to \$30,000,000 available
- 1st Dollar Defense and Defense Outside
- Loss Prevention & Risk Management services
- Selection of your own Counsel
- Deductible Aggregate
- Bodily Injury and Property Damage coverage available
- Pollution Coverage built into form
- Admitted and Non-Admitted available
- Project specific policies available
- Security of AM Best Ratings of A+

COVERAGES AVAILABLE:

- 1st Dollar Defense
- Mediation Credit
- Pollution
- Independent Contractor
- Personal Injury
- Innocent Insured Coverage
- Primary & Excess coverage available
- Defense Outside
- Technology
- Loss Prevention
- Punitive Damages
- Multi year Policy term
- Choice of Counsel

EXPOSURE BASIS:

- Revenues from \$100K to \$10M
- Value of Construction Projects
- At-Risk versus Agency Construction Management
- Claims history

SUBMISSION REQUIREMENTS:

- Completed New Business Application
- Sample customer contract
- List of 5 largest projects & current projects
- Loss runs and prior dec page
- 3 years of revenues
- Financials (For risks desiring a deductible over \$20K)

ACCESS - licensed in all 50 states

ADMITTED & NON-ADMITTED Policies Available

LIMITS (PRIMARY OR EXCESS) - \$100K - \$30M

DEDUCTIBLES - \$1,000 - \$100K (Financials required & subject to revenue size)

The **APOGEE INSURANCE GROUP UNDERWRITING TEAM** offers you both High-Tech and High-Touch solutions for your Insurance needs.

Our **High-Tech** approach enables you to quote risks online and in minutes.

With our **High-Touch** option, an Apogee expert can assist you and provide an ease of doing business even for the most complex Risk. **One of the many outstanding services our experts provide to you is a Risk Assessment, at your facility or via conference call.**

Our Underwriting Team is comprised of experienced "real world" business people, who understand the risks and coverage necessary to protect your insureds.