# #360° Professional Indemnity Protection

## A solid insurance foundation for architects and engineers

### Mission

Professional indemnity insurance is the most important safeguard for your livelihood as an architect, engineer, or specialist planner. In Germany, architects and engineers are required to provide proof of professional indemnity insurance in order to be admitted to their respective chambers.

Demanding construction projects, high liability sums, long warranty periods, a 30-year extended liability period, as well as numerous standards, regulations, legal provisions, and contractual requirements create a high level of complexity. What must professional indemnity insurance cover?

**Sustainable insurance concept**

- ✓ Planning and calculation errors
  Coverage for errors in design, structural analysis, construction supervision, and cost planning.
- ✓ Liability protection
  Coverage of justified third-party claims and defense against unjustified claims (passive legal protection).
- ✓ Personal injury, property damage, and financial loss
  Protection against damage to buildings, land, or third parties – including damage caused by employees or partners.
- ✓ Legal protection & cost coverage
  Coverage of court, legal, and expert costs, including mediation and arbitration proceedings.
- ✓ Extended reporting period & retroactive cover
  Comprehensive protection for completed projects and past services.
- ✓ Optional extensions
  Review of worldwide insurance coverage
- ✓ Legal expenses coverage for fee disputes

### Service

Our advisory approach is based on a personal analysis of your individual risk situation. Building on this, we develop tailored insurance solutions. Upon request, we review and optimize existing policies and handle all communication with insurers.
Our in-house legal experts support you with claims management and contract reviews and ensure the efficient enforcement of your claims.

### Your Team of Experts

We support freelance architects, civil engineers, and consulting engineers, as well as other project-related professions such as experts, surveyors, project controllers, project managers, project developers, and landscape architects. Our concepts are designed for sole practitioners, mid-sized firms, and internationally active planning offices.

- ✓ Over 55 years of experience in insurance solutions for planners
- ✓ Several thousand insured planning firms
- ✓ Access to top conditions from leading insurers
- ✓ Preferential terms through exclusive broker agreements
- ✓ Dedicated contacts in all specialist areas

**Risk management**

To safeguard your company's liquidity and protect the personal assets of board members and executives, we transfer risks of management and supervisory bodies into tailored D&O insurance solutions, including extended criminal legal protection.

In addition, we cover loss of fees and offer solutions for cyber risks arising from digitalization and artificial intelligence. Our all-risk insurance provides comprehensive protection for your technical and commercial office equipment.

**360° support services**

- Project-specific professional liability insurance for individual construction projects
- General planner policies including sub-planner liability
- Contract and fee legal protection for both judicial and extrajudicial matters
- Management and executive liability including extended criminal legal protection
- Excess layer solutions for professional indemnity insurance
- Cyber insurance concepts for architects and engineers
- All-risk insurance for technology and equipment
- Insurance solutions for start-up planning firms
- International health insurance for business travel
- Fleet insurance agreements starting from the first vehicle
- Employee benefits solutions


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