

Architects & engineers

Architects & engineers engage in a broad range of disciplines which vary widely from project to project. Oftentimes, these projects are located around the globe and require working in a wide range of legal and technical environments. It's therefore, critically important that architects & engineers possess broad, worldwide E&O coverage. With an optional separate limit for full commercial general liability available, we can help you to create a bespoke policy which fits the complex needs of many kinds of architects & engineers.



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At a glance

Comprehensive errors & omissions cover

Full E&O cover including breach of contract, bodily injury & property damage, vicarious liability of subcontractors, intellectual property infringement, pollution liability, slander & defamation and payment of withheld fees.

Modular package policy

Our policy allows businesses to add a dedicated limit for commercial general liability—including bodily injury, property damage, personal & advertising injury, products & completed operations, and non-owned/hired auto liability—with optional coverages for property and cyber.

Vicarious liability

Our policy covers vicarious liability of subcontractors under the E&O section, essential for those who are responsible for hiring subcontractors.

Comprehensive legal cover

Our policy includes cover for suits brought anywhere in the world as standard. We also offer full civil liability, and cover the costs incurred attending court sessions.

Breach of contract cover

Clear, unambiguous cover for breach of a client contract. Covers sums legally obliged to pay as a result of a claim by a client made against you, including liability for claimants' costs and expenses.

Full pollution liability

This feature covers both sudden, accidental and gradual pollution—critical especially as environmental regulations become stricter and more complex.

Umbrella liability

Optional inclusion to provide additional coverage over one or more lines such as E&O and CGL, and can sit over our own primary policy or that of another provider.

What we love

Engineers: HVAC, electrical, mechanical, acoustic, plumbing, drafting, town planning, feasibility studies and expert witness.

Architectural: Interior design, architects and landscape architects.

Surveying: Archaeological, geographic information system (GIS) mapping and drone surveying.

Construction managers: Agency construction managers, owners representatives and project managers.

Optional extras

First dollar defence, defence outside of the limits, project specific aggregate and ISO difference in conditions clause.

Limits, deductibles, premiums and revenue threshold

Maximum limit E&O	\$5,000,000
Maximum limit CGL	\$6,000,000
Maximum limit Umbrella	\$5,000,000
Minimum deductible	\$1,000
Minimum premium (E&O)	\$1,000
Minimum premium (CGL)	\$475
Minimum premium (Umbrella)	\$500