A&E

Professional [liability insurance](http://www.investopedia.com/terms/l/liability_insurance.asp) that provides coverage to architects and engineers from errors and omissions claims. Architects and engineers liability coverage, also called A&E liability coverage, can be purchased by a wide range of building professionals, include electrical or structural engineers, construction managers, surveyors, or design/build architects. The policy typically lasts for a single year, and is purchased for the firm rather than for a specific architect

Whether your client is an architect who creates the vision or the engineer who ensures the safety and stability in making that vision a reality, there isn’t a project you face that comes without risk. One miscommunication, misinterpretation or mistake can cause costly delays, accidents, or even injury in some cases.

We understand the unique risks you face. That's why we specialize in protecting a range of **architect and engineering** professionals with customized coverage that fits your specific needs.

The A&E professionals we insure include (but are not limited to):

|  |  |
| --- | --- |
| * Architect * Building Inspector * Civil Engineer * Project Manager * Control System Integrator * Draftsman | * Electrical Engineer * Environmental Engineer * Industrial Engineer * Interior Designer * Landscape Architect * Transportation Engineer |

**Misinterpretation of renderings:**A designer misinterprets your renderings and orders costly materials that are not going to work with your plans. Your client is upset and sues both of you for professional negligence and demands reimbursement for the useless materials. Even when its not your fault – the insured has been named in the lawsuit and have a responsibility to appear in court.

**The wrong advice:**You advise a client to purchase a particular style of ramp for disabled individuals that you believe meets ADA standards. Turns out the insured was wrong, as the ramp has been outdated for some time. If you are required to appear at a hearing as a result of this error and resulting code violation costs can mount.