

Professional Liability Insurance Solutions for Architects, Engineers, Contractors and Real Estate Developers

Now wholesale-only, Lexington A&E is AIG's dedicated source of professional liability insurance solutions for architects, engineers, contractors and real estate developers. As an Excess & Surplus lines (E&S) insurer, we are uniquely positioned to provide client-specific solutions for the risks typically addressed in the wholesale market, with a focus on small and mid-sized enterprises, and an appetite for larger risks in excess layers.

Overall Coverage Highlights

- Appetite — Minimum premium of \$5,000
- Primary or excess limits, up to \$5 million each claim/\$10 million aggregate
- Flexible retention levels across all products
- Worldwide coverage territory with ability to provide local policies through AIG Multinational
- Contract-specific capabilities



Architects & Engineers

Coverage(s) Available:

- Third-party professional liability
- Crisis response, ADA, FHA
- Technology services
- Aerospace endorsement
- Pollution liability

Target Classes include:

Architects, Electrical, Mechanical, HVAC and Civil Engineers, Surveyors, LEED Professionals, Interior Designers

Contractors

Coverage(s) Available:

- Rectification, protective indemnity and claims-made pollution coverage (included with base policy form)
- Occurrence pollution
- Affirmative coverage for faulty work
- Manufacturing E&O

Target Classes include:

Trade/Specialty Contractors, Design/Build Contractors, General Contractors, Construction Managers

Real Estate Developers

Coverage endorsed to the Contractors product form that provides real estate developer coverages for:

- Real estate development services
- Real estate services
- Property management services

Insured definition amended to include Special Purpose Entities

Subject to policy limits, sub-limited coverage(s) provided for covered claims, including:

- Investors
- Failure to disclose pollutants
- Open house
- Third-party discrimination

Target Classes include:

Developers of Small to Mid-Sized Retail, Commercial, Mixed Use, Industrial and Warehouse

Why Lexington

Size, Scale and Experience

Lexington Insurance is one of the largest Excess & Surplus Lines insurance carriers in the United States. It has more than 50 years of experience servicing companies and organizations of all sizes and industries. Lexington can tailor insurance solutions for most any risk.

Dedicated Team and Expertise

Lexington underwriters have deep expertise in providing professional liability solutions to meet the needs of architects, engineers, contractors and developers. With flexible forms and rates, the team can tailor insurance solutions with ease of process and fast turnaround.

Risk Management and Claims Services

Lexington and its partners provide holistic risk management benefits to mitigate exposure and reduce costs including contract review services, and risk management advisories. Its dedicated claims team includes lawyers and engineers with broad experience providing claims services to architects, engineers and contractors.

For more information about Lexington Professional Liability solutions for architects, engineers and contractors, please contact:

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LEXINGTON INSURANCE

An **AIG** company

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

The term AIG refers to American International Group, Inc. property and casualty insurance operations, including related property and casualty business divisions, but not to any specific subsidiary insurance company.

The coverage scenarios described above are provided as illustrative examples only. Coverage is subject to underwriting information presented to us and actual policy language. Certain products and services may be provided by other AIG subsidiaries or affiliates. Non-insurance products and services may be provided by independent third parties.

Licensed, surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no. #6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | LinkedIn: www.linkedin.com/company/aig

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