

# Architects Insurance Program Coverage Analyzer

*Delivering Greater Value in Middle Market*

**Key Points of Comparison**

**Analysis Tip**

**The Hartford's Architects Insurance Program**

**Other Carrier's Program**

**Property Coverage (Property Choice<sup>SM</sup> & Business Services SPICE)**

Definition of Business Personal Property (BPP)

Some policies require separate sublimits for coverages such as telephone systems, valuable papers, property of others, computer equipment, media & data.

Includes valuable papers and records, computer equipment and media, property such as laptops and portable equipment at unnamed locations, telephone equipment, tenant improvements and betterments, property of others and equipment breakdown coverage.

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Tenant Lease Coverages

Many policies are not tenant friendly. Gaps may exist as to what is Building vs. what is Business Personal Property.

Covers your interest or responsibility as a tenant under a written lease agreement. Additional coverages include:  
> Building Glass within the Personal Property Limit  
> Lease Assessments (a \$2,500 limit applies)  
> Miscellaneous Interior Building Property (a \$25,000 limit applies)  
> Theft Damage within the Personal Property Limit

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Business Travel Coverage

Carriers may not offer worldwide coverage or the option to increase limits.

Provides coverage for the insured's property while in the custody of employees on business travel anywhere in the world. Includes coverage for laptop computers.

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**Key Points of Comparison**

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**Property Coverage (Property Choice & Business Services SPICE) (continued)**

❑ Electronic Vandalism	Carriers may not offer this coverage or may provide it through a separate policy.	Our policy covers direct physical damage to computer equipment, media, data, and software caused by viruses, hackers, and other attacks.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
❑ Equipment Breakdown	If equipment breakdown is not part of the basic form, it is necessary to purchase this coverage separately.	Equipment breakdown coverage is built into Property Choice, eliminating potential conflict between carriers and the need to purchase another policy.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
❑ Replacement Cost	Most policies provide coverage on an Actual Cash Value basis.	Our policy automatically provides Replacement Cost Coverage.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
❑ Coinsurance Clause	Carriers may require a coinsurance provision.	The Hartford's policy is written without a coinsurance clause. The insured is not subject to a potential coinsurance penalty.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
❑ Business Income (BI) Coverage (optional)	Many policies apply separate limits at each location.	Our policy may apply a single blanket limit to all locations including newly acquired, unnamed locations, & exhibitions.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
❑ Coverage for Money and Securities, Employee Dishonesty and Forgery	Some policies offer standard limits that may be inadequate for the exposure.	Our policy offers a special endorsement that covers each of these with separate limits: > Employee Dishonesty – \$25,000 > Forgery & Alteration – \$25,000 > Money & Securities – \$25,000 Inside or Outside the Premises	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
❑ Worldwide Business Travel	Carriers may not offer worldwide coverage or the option to increase limits.	Provides coverage for the insured's property while in the custody of employees on business travel anywhere in the world. Includes coverage for laptop computers.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
❑ Combined Additional Coverage (CAP) – an additional limit available for selected coverages	Many property policies don't offer an additional limit to apply as needed to multiple coverages. They often don't include Buildings & Business Personal Property (BPP).	A limit up to \$250,000 is available as needed for 10 coverages including Buildings & Business Personal Property (BPP).	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

**General Liability Coverage (General Liability Choice)**

❑ Bodily Injury to Others	Many General Liability forms provide a narrow coverage definition for this.	Our coverage includes protection for claims for mental anguish resulting from bodily injury, sickness or disease for which you are held responsible.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
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**Key Points of Comparison**

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**General Liability Coverage (General Liability Choice) (continued)**

<p><input type="checkbox"/> Damage to the Premises you Rent or Occupy</p>	<p>If you rent or lease your office location, your policy may not provide you with this valuable coverage.</p>	<p>GL Choice will pay up to \$300,000 if you are legally responsible for damages to the premises you rent or occupy if the damage results from fire, lightning or explosion. We will pay even if your responsibility for these damages is based on a contract you sign and not just because of your negligence.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><input type="checkbox"/> Personal and Advertising Injury</p>	<p>Some carriers may exclude this coverage for architectural firms.</p>	<p>Provides protection against claims for invasion of the right of privacy, false arrest, malicious prosecution, libel, slander, wrongful eviction, discrimination or humiliation. We also protect you if others claim you infringed on their copyrights in your advertisements or that you copied their advertising ideas.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><input type="checkbox"/> Additional Insureds</p>	<p>Many carriers will require additional insureds to be added separately by endorsement.</p>	<p>If a written contract requires you to name others as additional insureds on your policy, we'll automatically extend that status to them. We can also provide them with primary coverage if that's a requirement.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><input type="checkbox"/> e-Business Activities</p>	<p>Many carriers exclude this coverage or do not specifically address the coverage in their forms.</p>	<p>For most architectural firms we can extend personal and advertising injury liability protection to your entire Web site.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

**Workers' Compensation Coverage**

<p><input type="checkbox"/> Employers' Liability Stop Gap</p>	<p>Your architectural firm may have employees located in a state where workers' compensation is provided by a monopolistic state fund.</p>	<p>This endorsement provides coverage in monopolistic states. This avoids any coverage gaps through failure to provide the coverage by attachment of a separate endorsement for this purpose.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><input type="checkbox"/> Timeframe to notify insurance carrier to add states where you have newly set-up operations</p>	<p>The industry standard is 30 days.</p>	<p>Our workers' compensation coverage gives you 60 days to notify us to add states where you have newly set-up operations.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><input type="checkbox"/> Increased limits for Employers' Liability*</p>	<p>Many carriers will provide limits less than \$500,000.</p>	<p>Our employers' liability limits are increased to \$500,000. A higher amount can be purchased.</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

\*Option is available for a small additional charge.

**Key Points of Comparison**

**Analysis Tip**

**The Hartford's Architects Insurance Program**

**Other Carrier's Program**

**Workers' Compensation Coverage**

Foreign Voluntary Compensation\*

Your architectural firm may have occasion to send an employee outside the U.S.

This provides coverage automatically for travel outside of the policy territory. It eliminates possible coverage gaps through failure to attach the separate endorsement for this purpose.

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Waiver of our right to recover from other parties if your written contract requires\*

Some firms may enter into contracts where agreement is reached to hold other party harmless.

Our policy provides for an automatic waiver whenever an insured contract requires such agreement. This eliminates the need to notify us for each occurrence and the requirement for separate endorsements.

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**Commercial Auto Coverage**

*The Hartford's Broad Form Endorsement*

Employees as Insureds

Do your employees drive their own cars on company business?

If an employee is driving his or her own car on company business with your permission and has an accident, the employee is afforded automobile liability protection in the excess of his or her personal auto insurance.

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Hired auto physical damage

Does your firm use rental cars? Most policies will not address physical damage without separate coverage.

If we are providing liability and physical damage coverage on at least one owned auto, we will provide \$50,000 limit per loss for physical damage to hired autos.

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Extra expense broadening coverage

Many carriers do not consider expense associated with returning a stolen vehicle to the insured as a "loss" to a covered auto.

It has long been our claims' handling practice to pay any extra expense associated with returning a stolen vehicle to you.

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Lease gap coverage

Is your firm currently leasing any of the vehicles in the company fleet?

In the event of a total loss to a leased covered auto for which the lessor has been added as an additional insured, we will pay the outstanding balance of the lease (excluding taxes, penalties, and overdue amounts) if it exceeds actual cash value.

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\*Option is available for a small additional charge.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms, and conditions, refer to the insurance policy. In the event of a conflict, the terms and conditions of the policy prevail. For details on this or any of The Hartford's programs, contact your Middle Market representative, or visit the EBC.