



Our mission is to offer the right combination of products and services that help design professionals improve and protect their businesses.

- We are **Passionate** about serving design firms
- We are **Connected** to our brokers and insureds
- We are **Committed** to surpassing expectations

Better By Design®

Berkley Design Professional (Berkley DP), specializes in professional liability insurance products and services for design firms. Berkley DP is a division of Berkley Alliance Managers which is a member company of W. R. Berkley Corporation.



Our Company

Berkley DP was founded by a team of insurance professionals with a passion for the design industry and deep roots in A&E underwriting, risk management and claims management. We offer the synergy of our fresh professional liability insurance ideas and W. R. Berkley Corporation's superior financial strength.

Better By Design®

Our motto is **Better By Design®**. By this, we mean that our policyholders become better businesses by leveraging our innovative risk management solutions, fair and experienced claims services and comprehensive coverage.

About W. R. Berkley Corporation

Berkley Design Professional is a division of Berkley Alliance Managers which is a member company of W. R. Berkley Corporation, an insurance holding company that is among the largest commercial lines writers in the United States and operates worldwide in two segments of the property casualty insurance business: Insurance and Reinsurance and whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company. wrberkley.com.



How We're Different

Berkley DP differentiates itself from its competitors in many important ways:

- We are solely dedicated to the design industry with the autonomy to act quickly to serve our clients.
- We are unencumbered by the whims of big carrier management think because our key decision makers reside within our business, not layers above.
- Our underwriters average more than 20 years of experience dedicated to underwriting A&E risks and will thoughtfully consider each account.
- We bring loss prevention and risk management acumen developed by industry veterans, people who know how to mitigate the day-to-day professional risks of running a successful design firm.
- Our dedicated and experienced claims professionals will advocate for and protect our policyholders and their deductibles.

Experienced underwriters.

Real-world risk management education.

Expert claims service.

Disclaimer: Products and services are provided by one or more of insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.



Coverage Highlights

- Up to \$3M per claim / \$3M aggregate limits of liability
- Additional Specific Job Excess or Specific Clients Excess limits up to \$2M per claim / \$2M aggregate available
- First Dollar Defense included
- Same policy as BDP Prime
- 15% rating credit for participation in Berkley DP risk management education seminar
- Up to 25% premium credit for utilization of Limitation of Liability clauses in contracts
- Coverage for contractually assumed obligation to reimburse cost of defense, after adjudication, using principals of comparative fault
- Choice of defense counsel with Berkley DP consent
- Broad coverage for emerging cyber exposures with Berkley Cyber Risk Solutions Cyber Risk Firstsm policy
- Cyber Security Breach Response Reimbursement up to \$250K
- Crisis Management/Public Relations Event coverage up to \$30K
- First Claim Deductible Credit: 25% up to \$40K if first claim is reported more than 2 years after the knowledge date. 50% up to \$40K if reported more than 3 years after the knowledge date.
- Mediation Deductible Credit up to \$15K
- Risk Management Deductible Credit up to \$25K
- Waiver of subrogation if included in written agreement

Additional Coverage Options

2-year Guaranteed Premium Policy

Provides a 2-year Policy Period that has a new Aggregate Limit for each Policy Year and the premium is guaranteed for both years

Express 24 Policy

- Provides a 24-month Policy Period with a single Aggregate Limit that applies for the entire Policy Period
- Premiums are credited to reflect the single Aggregate Limit
- Aggregate Limits of 2 and 3 times the per claim limit are available



Risk Management Program

Berkley DP's comprehensive risk management program focuses on fundamental areas that impact professional liability, such as scope, client/project selection, contracts and legal issues. What's more, our practice management resources address key areas of design practice and project delivery.



BDP Risk Learning Management System (LMS)

The BDP Risk LMS provides 24/7 online access to practical, relevant and concise content from select subject matter experts, designed to help our policyholders avoid professional liability claims, improve management practices and enhance business performance.

- Risk Management Plan development recommendations to meet the needs of each individual design firm
- Templates, checklists and sample forms to facilitate implementation of the Risk Management Plan and assist in related project delivery and management tasks
- Contract Review Guidelines with concise references for business and legal insurability issues to assist in negotiation and team communication of important contract terms
- On-demand courses offer learning units and 15% rating credit when calculating premiums
- Resources and advice on current and emerging issues in design practice including BIM, IPD, sustainability, P3, international practice and cyber liability
- The robust BDP Risk LMS search function puts relevant information and answers at your fingertips
- Multiple media options: webinars, presentations, case studies and papers support different learning styles



Contact Information

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Berkley Design Professional

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