



Better By Design®

Berkley DP's new Per Project Primary Limits Coverage changes the game when it comes to how design firms think about and purchase professional liability insurance.

Can you imagine having a dedicated limit for every project that your firm has designed since the retroactive date on your policy?

Traditional Policy Limits

\$2M Policy Aggregate Limit

\$2M Each Claim Limit

The most we will pay for any single claim

- Every claim above the deductible exhausts the Aggregate Limit of Liability

Per Project Primary Limits

In response to increasingly complex projects and more litigious owners, Berkley DP has created a more effective way for firms to purchase professional liability insurance: Per Project Primary Limits

\$2M Policy Aggregate Limit

\$2M Each Claim Limit

\$500K Per Project Primary Limit

- Are available for every Project the firm has worked on since the retroactive date
- Do not erode the Policy Aggregate unless the claim exceeds the Per Project Primary Limit
- Are available for Every Project even when the Policy Aggregate has been depleted

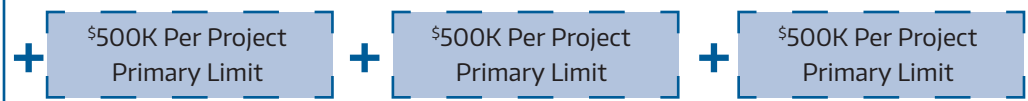
Dedicated Limits for every Project

\$2M Policy Aggregate Limit

\$2M Each Claim Limit

\$500K Per Project Primary Limit

- Are available for Every Project

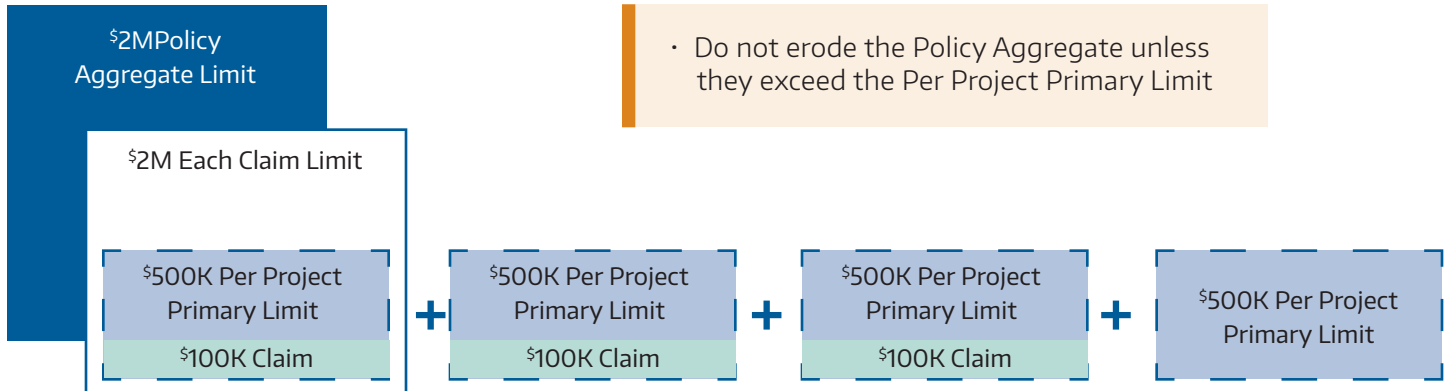


Per Project Primary Limits Coverage



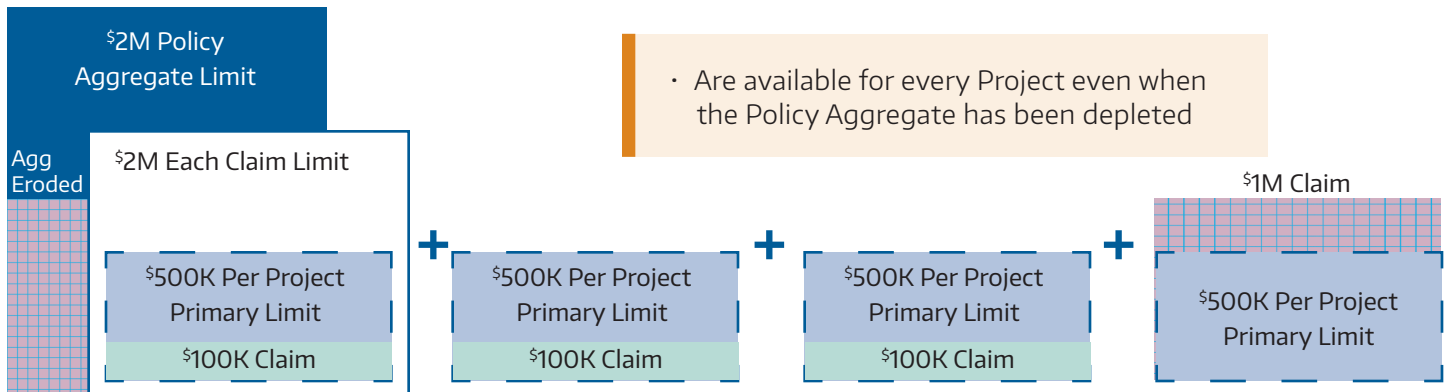
Berkley
Design Professional

Protect Your Policy Aggregate



In this example, three \$100K claims do not erode the \$2M Policy Aggregate Limit as they did not breach the Per Project Primary Limit.

When A Claim Exceeds the Per Project Limit



In this example, the three \$100K claims still do not erode the \$2M Policy Aggregate Limit as they did not breach the \$500K Per Project Primary Limit; however, the \$1M claim does erode the \$2M Policy Aggregate Limit because it breached the \$500K Per Project Primary Limit. The insured still has their \$500K Per Project Primary Limit available for each Project and \$1M in Policy Aggregate Limit available even though \$1.3M has been paid for Claims.

Coverage and Limits

Per Project Primary Limits Coverage is not available for design firms bound via the BDP Express Portal or for design firms with annual revenues greater than \$15M.

Per Project Primary Limit options of \$100K, \$250K and \$500K are available to qualified firms.

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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.

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