



**Berkley**  
Design Professional  
| a Berkley Company

**\$1 Million Per Project  
Primary Limits**

[berkleydp.com](http://berkleydp.com)

Better By Design®

How would you like \$1 million limits for every project<sup>1</sup> your firm has designed since your retroactive date?



## \$1 Million Per Project Primary Limits

In response to today's litigious society and increasingly complex projects, Berkley Design Professional (Berkley DP) has created a more effective way for design firms to purchase professional liability insurance: \$1 million Per Project Primary Limits.

### How does it work?

#### Simple as 1-2-3

1. Purchase a Berkley DP policy with at least \$1 million limits
2. Then purchase our \$1 million Per Project Primary Limits endorsement
3. Now you have \$1 million limits for every project your firm has ever designed and for which coverage applies

**So, ask yourself, how many projects has your firm designed since your retroactive date? 50? 100? 200? Whatever the number is, you now have \$1 million limits for each project!**



**Quite simply, it's a better, more cost effective way to purchase professional liability insurance.**

Contact us to learn more about Per Project Primary Limits.

<sup>1</sup>For which coverage applies



## FAQs

### How is the \$1 million Per Project Primary (PPP) Limits coverage different from traditional limits or split-limits professional liability insurance coverage?

With traditional limits or split-limits, every claim payment reduces the overall policy aggregate creating potential situations where your firm may not have adequate limits in the event of a large claim or multiple claims. With \$1 million PPP Limits coverage, you would have \$1 million limits for every project your firm has designed since the retroactive date of your policy and for which coverage applies.

### Are the \$1 million PPP Limits available to design firms of all sizes?

The \$1 million PPP Limits are available to design firms with annual revenues of \$15 million or less and who otherwise qualify. Limits of \$100,000, \$250,000 and \$500,000 are also available.

### My client's project contract requires a dedicated \$1 million limit. Does the \$1 million PPP Limits meet that requirement?

Yes, your firm would have \$1 million in limits for every project you have designed since your retroactive date through the end of the policy period as long as coverage would otherwise apply. You would not need to purchase additional limits.

### Do projects have to be scheduled on the policy?

With PPP Limits coverage there is no need to schedule projects on the policy.

### How much does this coverage cost?

The cost varies according to each individual design firm's risk profile; however, in general, it's comparable or less costly than \$1 million / \$2 million split-limits. The premium is a one-time cost paid at the beginning of the policy period.

### My firm has never had a claim, so why would I need this coverage?

If you are purchasing professional liability insurance because it is required by contract, Berkley DP's \$1 million PPP Limits coverage addresses several potential issues inherent to traditional single limit or even a split-limit policy.

If a contract requires dedicated limits for a specific project and your firm has a traditional single limit or split-limit policy, you would still need to purchase more insurance to meet the contractual requirement. However, with the \$1 million PPP Limit coverage, you would have a \$1 million limit available for every

project you have designed since your retroactive date and for which coverage applies. You do not need to purchase additional insurance.

This new and innovative approach provides better and more cost-effective protection for your firm, your firm principals and other firm members authorized to sign-and-seal plans and specifications.

**In all cases, the availability of Berkley DP's Per Project Primary Limits coverage is subject to underwriting review and approval.**

## Learn More

Contact your agent to learn more about the \$1 million Per Project Primary Limits coverage.

**For more information, visit [berkleydp.com](http://berkleydp.com)**

## About Berkley Design Professional

Berkley Design Professional specializes in professional liability insurance products and services for design professionals. Berkley DP was founded by a team of insurance professionals with a passion for the design profession and deep roots in A&E underwriting, risk management and claims management.

Berkley Design Professional is a division of Berkley Alliance Managers which is a member company of Berkley whose rated insurance company members are assigned an A+ (Superior) rating by A.M. Best Company. Berkley is 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.

**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.

## Berkley Design Professional

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