



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.



Our Company

Berkley DP was created in 2013 by a group of professionals with a passion for the design industry and deep roots in underwriting, risk management and claims handling. The genesis of Berkley DP was the combination of our team's passion for bringing fresh ideas to the products and services design professionals need together with W. R. Berkley Corporation's commitment to this industry segment.

Better By Design®

Our motto is *Better By Design®*. By this we mean that our policyholders are better businesses because we've designed comprehensive coverage and risk management solutions that make their practice less susceptible to loss.

About Berkley Design Professional

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.



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 risk and practice 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.

Program Highlights



Coverage Highlights

Berkley DP offers all of the coverage customarily provided by A&E professional liability insurance policies, plus these notable coverage advantages:

- Up to \$10 Million limits of liability
- 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
- Contractor's Pollution Liability coverage
- Broad coverage for emerging cyber exposures with Berkley Cyber Risk Solutions Cyber Risk Firstsm policy
- Cyber Security Breach Response Reimbursement up to \$250,000
- Crisis Management/Public Relations Event coverage up to \$30,000
- Automatic 90-day coverage for newly acquired entities
- First Claim Deductible Credit: 25% up to \$40,000 if first claim is reported more than 2 years after the knowledge date. 50% up to \$40,000 if reported more than 3 years after the knowledge date.
- Mediation Deductible Credit up to \$15,000
- Risk Management Deductible Credit up to \$25,000
- Waiver of subrogation if included in written agreement

Additional Coverage Options

Per Project Primary Limits:

Provides a Project Primary Limit for every project the firm has worked on since the retroactive date, even if the Policy Aggregate Limit is exhausted.

Four Deductible options:

- Shared Cost of Defense (80/20)
- Split Cost of Defense (50/50)
- First-Dollar Defense
- Separate Defense Limits

Three excess policy options on admitted paper:

- Excess over entire underlying policy
- Specific Job Excess
- Specific Client Excess



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

Berkley Design Professional

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