



**Berkley**  
**Design Professional**  
| a Berkley Company

## Excess Coverage for Retired Design Professionals

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

Better By Design®

With Excess Coverage for Retired Design Professionals you can sail into retirement with no worries!



### Excess Coverage for Retired Professionals

As more design professionals decide to retire, the issue of adequate professional liability insurance during retirement becomes an important question. Given all of the uncertainty in today's business and litigation climates, simply relying on your prior design firm to maintain their Professional Liability insurance policy and have the necessary limits to protect your assets while in retirement is not necessarily the best or safest option.

#### **Berkley Design Professional has the answer!**

With our Excess Coverage for Retired Design Professionals, a retired design professional can have greater peace of mind as to the availability of coverage to protect them individually in the event a professional liability claim occurs during retirement. Berkley DP's coverage applies as excess of your prior firm's Professional Liability insurance policy, or, in the event your prior firm did not maintain their coverage, this policy will apply as excess of the deductible you choose for the policy.

**Your prior firm does not have to be a Berkley DP policyholder to take advantage of this innovative coverage!**

### Coverage Features

- Excess coverage will apply over:
  - the coverage provided to the Retired Design Professional on their prior firm's Professional Liability policy, or
  - the deductible on this policy
- Coverage will follow form of the Underlying Insurance from the prior firm and is subject to any limiting terms of the Berkley DP policy
- Berkley DP standard Professional Liability policy will be issued and endorsed with:
  - Excess Retired Design Professional Endorsement
  - Aggregate Term Limit Endorsement
  - Coverage Limited to Prior Acts Endorsement

### Coverage Highlights

- Two limit and deductible options are available:
  - \$500,000 per claim and aggregate term limit with \$5,000 deductible, or
  - \$1 million per claim and aggregate term limit with \$10,000 deductible
- Policy terms are available from one to twelve years depending on Statute of Repose

### Take the helm of your Design Professional Liability coverage during your retirement!

Contact your insurance agent to learn more about Excess Coverage for Retired Design Professionals.



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## Excess Coverage for Retired Design Professionals

### Learn More

Contact your insurance agent to learn more about Excess Coverage for Retired Design Professionals..

**For more information, visit**  
**[berkleydp.com/coverages/retired-design-professionals/](http://berkleydp.com/coverages/retired-design-professionals/)**

### 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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