

Let's Write More Express 24!

December 9, 2021

Next time your A&E client needs professional liability insurance, think about Express 24 from Berkley Design Professional!

What's Express 24? For qualifying firms, Express 24 is a 24-month, guaranteed premium policy with an aggregate limit that spans both policy years.* Best of all, it offers design firms substantial limits at a discounted cost!

This makes Express 24 a great solution for any design firm looking to keep their professional liability insurance and lower their cost. In short, it's comprehensive coverage at a cost savings!

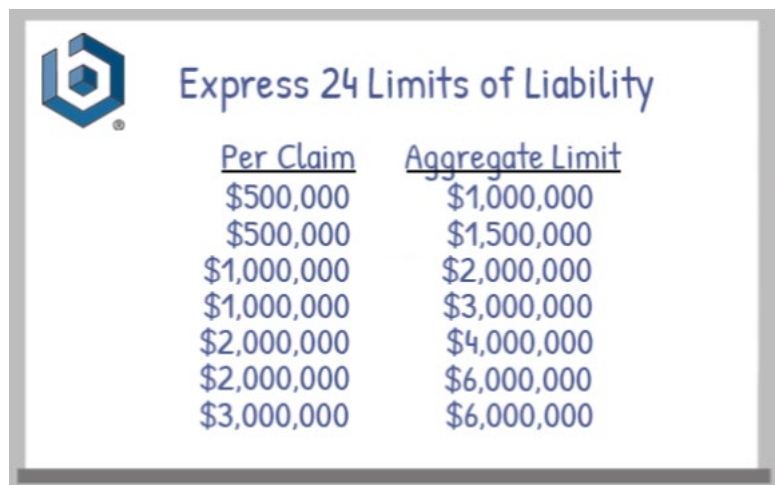
Sounds great, doesn't it?

Now, how exactly does it work? Glad you asked! Let's take a look at an example:

- XYZ Architects has an Express 24 policy with limits of \$1 million per claim / \$3 million aggregate
- This means they have \$3 million dollars in limits to span the 24-month policy period! The maximum paid for each claim would be \$1 million dollars. The total amount paid for all claims would be \$3 million dollars.

To summarize, Express 24 offers an aggregate limit of no less than two times per claim. The aggregate limit spans the full 24 months. Higher policy limits at discounted prices!

Check out all of the limits available:

The image shows a table titled "Express 24 Limits of Liability" with a blue hexagonal logo to the left. The table has two columns: "Per Claim" and "Aggregate Limit". The rows show various limit options, with the aggregate limit always being at least double the per claim limit.

<u>Per Claim</u>	<u>Aggregate Limit</u>
\$500,000	\$1,000,000
\$500,000	\$1,500,000
\$1,000,000	\$2,000,000
\$1,000,000	\$3,000,000
\$2,000,000	\$4,000,000
\$2,000,000	\$6,000,000
\$3,000,000	\$6,000,000

In addition, when your account purchases an Express 24 policy, they can choose Direct Bill, either a 2-payment or 4-payment plan. And, you will receive your commission on the full annual premium amount the month after we receive the first payment.

Express 24 is a great option for many design firms – especially those experiencing financial challenges. It helps them stay insured in an economy where they are looking at all their costs. In addition, when your account purchases an Express 24 policy you have more time to prospect for new clients (and maybe even a bit more time relax!).

So, what are you waiting for?! Send applications for Express 24 now! Submit through the BDP Express portal or send an application via email to bdpapps@berkleydp.com.

Let's write more Express 24!

**Please note: Express 24 is not available in Florida, Georgia, Louisiana, Missouri, New Jersey or Texas.*



© 2021 Berkley Design Professional, a Berkley Company.
All Rights Reserved