Berkley Design Professional | a Berkley Company

Deltek Marketplace Partner

www.deltek.com/en/partners/berkleydp

Your Client's Work. Their Reputation. Protected.

Design professionals work hard to get their license and build a business. While insurance can help compensate architects and engineers for financial damages when a professional liability claim occurs, it's their reputation that's often considered their most valuable asset.

At Berkley Design Professional, our mission is to relentlessly protect our policyholders' reputation. We strive to be a partner who helps design firms minimize risk and increase profitability.

Why Work With Us?

Experienced Underwriters

Our team of professionals specializes in underwriting the unique risks of design firms. We have the autonomy and authority to act quickly — decision makers are part of the team, not layers above.

In-House Claims Team

Our claim professionals average more than 20 years in the insurance industry with decades of experience managing design professional claims. They handle significantly fewer case files, well below the industry average for professional liability claims adjusters, allowing us to provide responsive, high-quality and personalized service for our policyholders and their brokers.

Award-Winning Risk Management

Our nationally recognized online learning management system (LMS) – BDP Risk® – provides risk and practice management advice and tools tailored to A&E professionals. These resources help firms avoid claims and increase profitability.

Practical risk management resources included:

- Concierge service from our dedicated LMS coordinator
- eLearning webinars, videos, presentations and case studies available on-demand
- Free continuing education credit hours including Health, Safety & Welfare
- Tools such as a Contract Guide, Go/No Go checklist and project planning templates

It Pays to be Risk Savvy

Ask how your clients can save up to 40% on professional liability insurance by participating in risk management education and having sound contract practices.

15% Rating Credit with Our Early Access Program

Your clients will receive a 15% education rating credit by completing an eLearning course from our BDP Risk® LMS prior to binding.

Contact Your Underwriter Today to Take Advantage of our Early Access Program!

A+ (Superior) Rated by A.M. Best	**#371** Fortune 500 list (W. R. Berkley Corp.)	★★★★★ **Five Star Experience** Claims Service*	**BDP Risk® LMS 5X Award Winner** "Best Customer Training Program"**

*Based on claim resolution surveys.

**Brandon Hall Group Excellence Awards achieved in 2022, 2021, 2020 and 2019.

Coverage Highlights

- Up to $10 million limits of liability
- 15% Early Access rating credit for completing a BDP Risk® course prior to binding
- 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 Design Professional consent
- Contractor's Pollution Liability coverage
- 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 two years after the knowledge date. 50% up to $40,000 if reported more than three 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

$1 Million Project Limits

Project Limits for every project a 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

Excess Coverage on Admitted Paper

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

Retired Design Professional Excess

This policy protects an individual in the event a professional liability claim occurs during retirement. Coverage responds as excess of their prior firm's Professional Liability insurance policy, or, in the event firm did not maintain their coverage, this policy will apply as excess of the deductible chosen for the policy.

Run Off Policy Option

- Eligibility — Two years as our policyholder in good standing
- New three-year policy
- Term Aggregate Limit offered
- Coverage is limited to Prior Acts; ongoing projects may be endorsed
- Coverage for Circumstance files

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.

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About Berkley Design Professional

Berkley Design Professional is a division of Berkley Alliance Managers, a member company of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best.

Berkley Design Professional

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