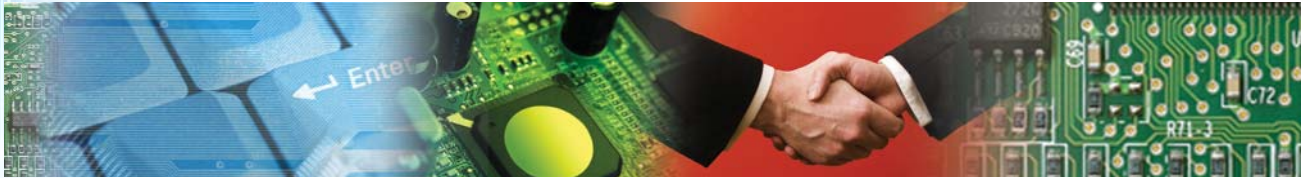


## NEWSLETTER

MARCH 2, 2007



### **FLEXIBLE TERMS AND COVERAGE FOR YOUR ARCHITECTS & ENGINEERS PROFESSIONAL LIABILITY EXPOSURES!!!**

*Dear Valued Customer,*

*Architects & Engineers today demand a broad level of professional liability coverage as they work with more sophisticated clients. We collaborate with our clients to develop policy terms and coverage packages uniquely suited to their circumstances and needs. We are able to consider all varieties of limits /deductibles, risk transfer alternatives and unusual exposures at a rational price.*

*We offer Architects & Engineers the following coverage features:*

- Definition of professional service includes engineering, architecture, construction management and environmental consulting.
- Offerings can include cyber liability, pollution liability and an option for first dollar defense
- BI/PD coverage offered for claims in connection with A&E Professional and A&E Pollution
- Independent contractors can be covered
- A territory of claims that could occur anywhere in the world
- Innocent insured and mediation credit coverage offered
- An aggregate deductible endorsement available

- Innocent insured and a blanket waiver of subrogation offered
- Very, very competitive premium rates

Target Classes:

- Architects, Engineers, Construction Managers, Project Mangers, Design / Build Firms and Environmental Consultants of all sizes.
- Carrier currently insures 26 of Top 50 Engineering Firms-Worldwide(ENR)
- Technology Coverage available for Electronic Transfer of Data, Copyright Infringement and Web Hosting Functions for Projects

*Thank you for your business.*

### **RECENT SUCCESSES WRITTEN BY APOGEE:**

- PA Residential Home Inspector E&O - **\$2,800**
- TPA for Non-Profit in Retirement Market Segment in PA - **\$5,450**
- PA Billing & Collections (TPA) in Medical Field - **\$9,255**
- Non-Profit D&O / EPLI for Church in PA - **\$29,200**
- PA Private Company D&O / EPLI - \$8,191
- Camp in PA (Employment Practices Liability) - **\$4,085**
- MD Non-Profit Teacher's Council - **\$10,259**
- Accounting / Consulting Services E&O (PA) - **\$9,285**
- Mid-Size Law Firm / Litigation (PA) - **\$92,500**

- PA Radio Station / Multi-Media E&O - **\$11,705**
- Insurance Agency E&O in NJ (Admitted) - **\$33,030**
- PA Technical Support Firm E&O to Pharmaceutical Industry - **\$25,204**

## **APOGEE HAS SIGNIFICANT EXPERTISE IN PUBLIC ENTITY INSURANCE:**

- Public Officials Liability (POL) including Employment Practice Liability Insurance
- Law Enforcement Liability (LEL)
- Educators Legal Liability (ELL) including Employment Practice Liability Insurance

Comprehensive Coverage, Competitive Pricing, Specific Coverage Forms, First Dollar Programs, Large Deductible and Much More...

Eligible Risks: Counties, Cities, Boroughs, Townships, Water & Sewer Authorities, Fire Companies & Emergency Services, Public-Private-Charter Schools (K-12) and Colleges / Universities. Contact an Apogee Representative at 610-337-3200 to discuss your needs or send an email requesting information to [info@apogeeinsgroup.com](mailto:info@apogeeinsgroup.com).

## **ONLINE QUOTING NOW AVAILABLE ON USLI A++ PAPER AT APOGEE WEB SITE.**

Minimize your Agency E&O Exposure – Quote EPLI to all of your clients (15% Commission). Remember if unable to get online quote, send us an email to discuss your need.

- Employment Practices Liability
- Community Association D&O
- Non-Profit D&O
- Real Estate E&O Now Available!

## **DAYLIGHT SAVINGS CHANGES - MARCH 2007:**

Daylight Savings Changes – March 2007  
Due to the passage of the Energy Policy Act of 2005, the dates for the change to Daylight Savings Time and back to Standard Time in 2007 will differ from previous years. The time change this spring will take place on March 11th, which is three weeks earlier than normal. During this three-week period (March 11 to March 31), the time in the US and most of Canada will be one hour ahead of what it would have been in past years. This change will affect computers and other technology, including PDAs and cell phones. Check out this link to Microsoft which may offer some solutions, otherwise verify with your manufacturer what changes need to be made in advance of the March 11th date.

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