

NEWSLETTER

NOVEMBER 14, 2006



**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*

Thank you for your business!

TARGET ZONE

- Architects, Engineers, Construction Managers, Project Managers, Design/Build Firms and Environmental Consultants of all sizes.

- Carrier currently insures 26 of Top 50 Engineering News-Record (ENR)
- Technology Coverage available for Electronic Transfer of Data, Copyright Infringement and Web Hosting Functions

RECENT SUCCESSES WRITTEN BY APOGEE:

- Lawn & Garden Center D&O / Fiduciary – **\$16,700**
- Environmental Spill Response E&O - **\$7,360**
- Women's Health Center E&O - \$6,497
- Management Consulting E&O - **\$10,136**
- Private Company D&O, EPLI and Fiduciary - **\$30,189**
- A&E Surveying Firm E&O (Distressed) - **\$43,591**
- Railroad Association D&O - **\$15,352**
- Testing Laboratory E&O - **\$16,865**
- Recruiting Consultant - **\$7,799**
- Lead Testing Environmental - **\$3,082**
- Management D&O / EPLI - **\$21,954**
- Environmental Consulting Firm –**\$46,790**
- Title Company E&O - **\$13,057**
- Environmental Consulting & Construction E&O - **\$24,824**
- Architect & Engineer E&O - **\$36,864**
- Underground Utility Locator Firm - **\$101,464**

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

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 at info@apogeeinsgroup.com or call Bob McIntyre direct at 610-337-3200, x7021 to discuss your need.

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

ATTITUDE

“The longer I live, the more I realize the impact of attitude on life. Attitude to me is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company, a church, a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past. We cannot change the fact that people will act a certain way. We cannot change the inevitable. The only thing we can do is rely on the one thing we have, and that is our attitude. I am convinced that life is ten percent what happens to me and ninety percent how I react to it. And so it is with you. We are in charge of our attitudes.”

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