

## ACME Architects and Engineers E&O Covers and Conditions

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Concept: policy indemnifies the insured for legal liability arising from any negligence, error, or omission committed during the period in the schedule. The insured is: architectural companies engaged in planning, design, and other projects, and Civil Engineers engaging in industrial projects, preparing and organizing the plant, consulting according to raw materials.

This policy indemnifies the insured for legal liability arising out from any negligence, error or omission committed during the period in the conduct and execution of the activities defined in the schedule, along with any costs and expenses incurred with the company's written consent in the settlement of such a claim.

Exposure to Claims: Types of claims:

- (1) Faulty Design
- (2) Site Surveys
- (3) Selection of materials
- (4) Supervision of construction

Exclusions:

- (1) Errors or omissions committed prior to the inception date of the policy
- (2) War
- (3) Pollution of air, water , or soil
- (4) Cost of redesigning drawings, plans,
- (5) Pure financial losses
- (6) Dishonest , criminal, malicious act of the insured
- (7) Contractual liability
- (8) Any financial loss resulting from exceeding time limits and cost estimates

