

Architects, Engineers, & Construction Professionals

Architects, engineers, and construction professionals face more pressure than ever. Building methods are evolving, schedules are tighter, client expectations are higher, and technology and AI are playing a growing role in how projects are designed, risks are modeled, and work gets done. They need insurance partners who understand how today's risks show up on real projects and within modern workflows, not just on paper.

Counterpart's Architects, Engineers, and Construction Professionals Professional Liability product brings together experienced in-house underwriters, claim handlers, and actuaries who specialize in design and construction risk. We work exclusively with wholesale brokers to deliver tailored coverage that protects firms through every phase of the project lifecycle, including the technology and AI tools they now depend on.

Coverage

Limits up to \$5,000,000 / \$10,000,000

Professional Liability

Sexual Abuse & Physical Misconduct
Limits up to \$2,000,000 / \$4,000,000

Artificial Intelligence (AI) Coverage

Data & Network Liability

Media and Advertising Liability

Pollution Liability

Arising out of Professional & Contracting Services
Emergency Clean Up
First Party Remediation
Third Party Disposal Service

Protective Indemnity

Rectification Expenses

Faulty Workmanship Coverage

Professional Services

Contingent Bodily Injury, property damage, and pollution coverage
Broad Definition of Professional & Contracting Services

Independent Contractors included as an Insured

Technology Based Services

Use of Artificial Intelligence (AI) in delivery of BIM Services

Technology Products

Claims arising out of failure of technology products

Coverage Enhancements

Preclaims Expense
Unlimited Contract Review Services
Administrative Actions
Blanket Additional Insureds
Blanket Primary Non-Contributory wording
Blanket Subsidiary Language
Specific Contract or Client Excess Limit of Liability
Disciplinary Proceedings
Insured Expenses
HIPAA/HITECH Violations
Regulatory and Regulatory Actions
Third Party Discrimination
Drone Liability & Property Coverage
Punitive Damages (where insurable by law)
Reputation Management
Separate Limits Per Coverage Part (subject to policy aggregate)
Subpoena Assistance
Worldwide Claims Handling

Risk Appetite

including but not limited to

Artisan Trade Contractors

Construction Management Firms: Agency
Construction Managers / Owners Rep, At-Risk
Construction Managers, Project Managers
Design and Construct Projects (Design Build Firms)

Design Professionals

Engineering Professionals
General Contractors, Specialty Contractors, and Artisan Contractors

What We Write

● Selective Appetite ● Strong Appetite

Architect & Engineer Disciplines

Aerospace Engineering
Architect (Commercial)
Architect (Residential)
Aviation Engineering
Chemical Engineering
Civil Engineering
Construction Manager - Agency
Draftsman & Building Information Modeling (BIM)
Electrical Engineering

- Environmental Consulting
- Environmental Laboratory Services
- Fire Protection / Suppression Engineering
- Forensic Engineering
- Geotechnical Engineering
- HVAC Engineering
- Inspection Services
- Interior Design
- Land Surveying

- Landscape Architecture
- LEED Consulting
- Mechanical Engineering
- Oil & Gas Engineering
- Process Engineering
- Real Estate Developer
- Structural Engineering
- Technical Consulting

-
-
-
-
-
-
-
-

Contractor Disciplines

Asbestos / Lead Contractor
Building Envelope Contractor
Carpentry Contractor (rough / finish)
Concrete Contractor
Demolition Contractor
Electrical Contractor
Environmental Contractor
Fire Protection / Suppression Contractor
Flooring Contractor
Foundation / Excavation Contractor

- Framing Contractor
- General Contractor (Commercial)
- General Contractor (Residential)
- HVAC Contractor
- Landscape Contractor
- Masonry Contractor
- Mechanical Contractor
- Oil & Gas Contractor / Roustabout
- Owner's Representative
- Paving Contractor

- Plumbing Contractor
- Poured Concrete Contractor
- Project Management
- Renovation Contractor
- Roofing Contractor
- Solar Panel Contractor
- Steel Contractor
- Telecommunications Contractor
- Tile Contractor
- Utility Contractor

-
-
-
-
-
-
-
-

Meet Your Underwriting Team



Mike Muglia
Professional Liability Lead
Over 15 years of professional liability underwriting experience



Nick Rotondo
Director, Professional Liability (MPL, A&E)
Over 12 years of professional liability underwriting experience



Mike Kalika
Production Risk Engineer, PL
Over 5 years of underwriting experience



Katherine Dowling
Claims Manager
Over 14 years of professional and healthcare liability claims experience



Eric Marler
Head of Claims
Over 24 years of management and professional liability claims experience

Get Started

Email submissions to underwriting@yourcounterpart.com

Counterpart's products are underwritten by an A.M. Best A Rating Carrier.
The rating represents the overall financial status of the carrier, and is not a recommendation of the specific policy provisions, rates or practices of the issuing insurance company.