

# Design Professionals Insurance Program

## FAQs & Certificate of Insurance Checklist



BROKERAGE

BINDING

PROGRAMS

BOP/GL	COVERAGE RESPONSE
<b>Blanket Additional Insured</b> - Extends to ongoing and completed operations; provides primary and non-contributory additional insured status and waiver of subrogation when these items are required in a written contract; as per form CGD3810915	<b>INCLUDED</b>
<b>Specific Additional Insured</b> - Same as the blanket additional insured, but additional insured will be specifically named; as per form CGD3820915. Cost is approximately \$50	<b>AVAILABLE</b>
<b>OTHER A/I Forms</b> - CG2010 (or equivalent CGD3610305) and CG2037	<b>AVAILABLE</b> - subject to carrier review, pricing, and approval
<b>Railroad Easement Agreement</b> - Work within 50' of railroad is included as an insured contract. Endorsements CGD379 or CGF4380 for NY risks	<b>INCLUDED</b>
<b>Additional Insureds</b> - Owner, Manager Or Lessor of Premises; Lessor of Leased Equipment; State or Political Subdivisions - Permits Relating To Premises; State or Political Subdivisions Related To Operations;	<b>INCLUDED</b>
<b>Contractual Liability</b>	<b>INCLUDED</b>
<b>Broad Form Property Damage</b>	<b>INCLUDED</b>
<b>Separation of Insured (also known as Severability of Interest)</b>	<b>INCLUDED</b>
<b>XCU Exclusions (Explosion, Collapse, Underground)</b>	<b>NO EXCLUSIONS</b>
<b>Per Project Aggregate</b>	<b>INCLUDED</b>
<b>Residential/EIFS</b>	<b>NO EXCLUSIONS</b>

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## FAQs & Certificate of Insurance Checklist (cont.)

AUTO	COVERAGE RESPONSE
<b>Additional Insured on Hired/Non-Owned Auto Liability on a BOP or GL Policy</b> - If hired and non-owned auto liability is included on the GL policy; the blanket additional insured endorsement does extend to this coverage; or the specific a/i endorsement is available.	<b>VERIFY APPLICABLE FORM</b>
<b>Additional Insured on Business Auto Policy</b> - additional insured's and waiver of subrogation is included in Auto Coverage Plus or the Business Auto Extension Endorsement.	<b>VERIFY APPLICABLE FORM</b>
<b>Primary and Non-Contributory AI</b> - \$50 per a/i subject to \$300 max; Blanket PNC A/I available for \$450	<b>AVAILABLE</b>
WORKERS' COMPENSATION	COVERAGE RESPONSE
<b>Waiver of Subrogation</b> - Blanket or Specific Waivers available depending on state. Charges vary by state and exposure.	<b>AVAILABLE</b>
UMBRELLA	COVERAGE RESPONSE
<b>Primary and Non-Contributory Additional Insured Status</b> - As of 4/1/2019 New and Renewal Umbrella policies are written on an Excess-Follow Form basis; so primary and non-contributory a/i status will be recognized when required by written contract. Note that the underlying auto will need to be specifically endorsed with either blanket or specific pnc a/i in order for follow form;	<b>AVAILABLE</b>
<b>Waiver of Subrogation</b> - automatic when required by written contract	<b>INCLUDED</b>
<b>BOP/AUTO/WC</b> - 30 DAY NOC'S CAN BE ISSUED - SPECIFIC OR BLANKET BASIS. NO CHARGE. Carrier request cancellations and non-renewals only. Material change notices are not sent.	<b>AVAILABLE</b>

FOR CLAIMS REPORTING: See Travelers website for details on contact information and support [www.travelers.com](http://www.travelers.com)