

EDGE FOR ARCHITECTS & ENGINEERS

At Westchester we believe that we understand the needs of Architects & Engineers in today's emerging global market. More and more firms are bidding on projects overseas. Once they land a project, they typically need a comprehensive foreign package policy to cover their insurance needs. International Advantage has that policy, with coverage enhancements specifically tailored for Architects & Engineers. International Advantage can also provide locally admitted insurance policies in more than 170 countries. Backed by Westchester's financial stability and experienced underwriters, International Advantage provides Architects & Engineers with the edge they need to transact business across the globe.

Why do I need this coverage?

Operating a business across the globe is challenging enough without having to worry about the complexity of international insurance. At Westchester, we have made a commitment to this market and provide a solution that is tailored to Architects & Engineers. Firms doing business overseas should consider the following questions in order to determine their potential need for an International Advantage package policy:

- What would happen if an employee is injured and disabled while working on a job site? How would their medical expenses be covered? How would any resulting disability be covered?
- What if a citizen of a foreign country brings a suit against an employee or the Architectural/Engineering firm from a resulting auto accident? Will their domestic insurance extend and respond globally?
- What if key personal information such as a passport, driver's license or credit cards are lost or stolen? Is that the right time to go find out what to do on the internet?

Does your insurance policy protect you, when you conduct business overseas?

The Architects & Engineers International Advantage Edge provides these basic options not typically provided by other foreign package providers.

General Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Partnership and Joint Ventures as Additional Insureds
- Blanket Designated Locations General Aggregate
- Electronic Data Liability \$10,000
- Care Custody and Control Extension Coverage \$25,000/\$50,000

- Increased Supplemental Payments
- Cost of Bail Bonds \$2,500 and Loss of Earnings \$500

Contingent Auto Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation

Property

- Miscellaneous Personal Property* \$50,000
- Valuable Papers and Records \$50,000
- Miscellaneous Unnamed Insured Locations \$50,000
- Service Interruption Property Damage \$50,000
- Installation at Any Job Site \$50,000
- Transit \$50,000
- Decontamination Costs \$10,000
- Money and Securities \$25,000
- Off Premises Storage for Property Under Course of Construction \$25,000
- Professional Fees \$25,000
- Protection and Preservation of Property \$50,000
- Temporary Removal of Property \$25,000
- Time Element/Business Income \$50,000
- Rental Insurance \$50,000
- Commissions, Profits and Royalties \$50,000

*architectural models are included within miscellaneous personal property

When your workplace is the world, rely on an International Advantage® policy to protect your interests in so many ways. Simply contact an International Advantage® team member.

CONTACT US

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