

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for architecture and engineering firms. Priorities reflect typical exposure; confirm against project types and contract terms.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Architects & Engineers Professional Liability	Covers design errors — confirm limits fit the largest projects.	CORE
☐ Project-Specific Professional Liability	Dedicated limits for large or high-risk projects.	SITUATIONAL
☐ Commercial General Liability	Covers site-visit injuries and office premises.	CORE
☐ Cyber Liability	Covers breaches of client data and notification costs.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is contractual liability beyond the standard of care. Owners' contracts often ask designers to indemnify broadly or warrant results — obligations professional liability won't cover. Life-safety design carries the most severe claims, as the 2018 FIU bridge collapse showed. Firms should negotiate indemnities to their negligence, avoid warranties, and peer review structural work.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.