



A Specialty Program from Stuckey and Company



Coverage Highlights

- Five Part Coverage Agreement
- Pre-Claim Assistance
- Broadly Defined Definition of Insured
- Broadly Defined Definition of Professional Services
- Reimbursement Coverage
- Joint Ventures
- Worldwide Territory
- Free Contract Review Service
- Prior Acts of Coverage
- Extended Reporting Options
- Pollution Condition Coverage Asbestos
- Intellectual Property

Five Part Coverage Agreement

Our standard form includes coverage agreements for the following: architects & engineers products and services, technology services, technology products, network security and multimedia/advertising. Sleep safe knowing we cover everything from data theft, defamation of character, architecture work, or even intellectual property rights of a project!

Pre-Claim Assistance

At some point during your coverage period, you may report a covered act but if a claim hasn't been formally made, we may offer legal advice in an effort to mitigate the cost to all parties. We will gladly take this into consideration up to \$10,000 at our own expense!

Broadly Defined Definition of Insured

The definition of 'insured' on the Aspire policy form includes not only the named insured on the policy, but also extends to any present or former director, officer, partner, member, employee, leased or temporary worker, the estate, executors, administrators and legal representatives of the policy.

Reimbursement Coverage

We will compensate you for actual loss of earnings and reasonable personal travel expenses up to \$500 a day and a \$10,000 max when you or an employee on your behalf, attends a hearing, deposition or trial at our written request.

Joint Ventures

Built into the policy as part of the definition of "insured," coverage is there for any joint venture in which you are a member.

28 Hawk Ridge Cr.
Suite 200
Lake St. Louis
Missouri 63367
800-828-3452
stuckey.com



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Coverage Highlights, cont.

Worldwide Territory

Everyone has heard that it is becoming a 'global economy' and subsequently there are projects to be found around the globe. If you decide to take on a project in another country, why should you leave your coverage at the airport? Well, you don't have to worry about that because the Aspire form includes coverage for products and services offered worldwide as part of the standard policy form. Not good enough for you? We can even endorse the policy to include worldwide coverage so that in the event of a claim, it would be defended under another country's legal system.

Free Contact Review Service

That's right! FREE! As an Aspire program policy holder, you are entitled to utilize the knowledge of Gordon & Rees, LLP. This nationally recognized law firm has 17 offices in the United States and over 400 attorneys specializing in a wide range of legal services – including representation of architects and engineers. Having the benefit of experienced attorneys to review your contract (or client contracts) helps you ensure that you understand your basic rights and obligations under the contract, in addition to various insurability or contract provisions.

Prior Acts Coverage

Most of the exposure to architects & engineers comes from projects that are already completed, as opposed to what is being done right now. How is that building holding up? Did that mold issue get resolved? Were those drafting plans ever approved and put into use? - and regardless, does your policy go back far enough to make sure you are covered in the event of a claim, loss or suit? Be sure to ask about prior acts coverage in your quote.

Extended Reporting Options

Automatically included in the policy is a 60 day extended reporting option if this policy is canceled or non-renewed by us. Optional extended reporting periods are available for yearly periods for when coverage ceases. So if you decide to retire, sell the business, etc... you will be able to acquire coverage to report claims from the work previously done.

Pollution Condition Coverage Asbestos

We offer coverage for actual pollution conditions as part of our policy. This includes: smoke, vapors, acids, alkalis, chemicals, bacteria, etc... whether actual or alleged presence.

Intellectual Property

Our Multimedia and Advertising Coverage agreement includes protection for infringement of copyright, trade dress, domain name, title or slogan or the dilution or infringement of trademark or service mark or misappropriation of trade secrets.