

Professional Liability Insurance

Professional Liability Insurance protects licensed professionals when their specialized knowledge or skill is called into question. Community Engineering Corps is pleased to offer Professional Liability Insurance to our program's volunteer professionals.

Highlights

- **Exclusively Endorsed by ASCE:** gives CECorps volunteers peace of mind knowing it's a program they can count on. Plus, the policy is backed by a respected, financially stable insurance company – rated "A" by A.M. Best Company
- **Compensation for Lost Earnings:** pays insured up to \$500 per day for attendance at a qualifying trial, hearing, or arbitration proceeding, up to an aggregate of \$7,500 per claim/per policy period
- **Designed for a Wide Range of Protection Requirements:** provides the per claim and aggregate limits.
 - Per Claim: \$1,000,000
 - Aggregate: \$2,000,000
- **Experienced Claims Assistance:** appoints expert defense counsel and helps pay for legal costs and other claim expenses, up to limits of liability
- **Licensing Board Defense:** reimburses insured up to \$30,000 for defense costs if insured engineer is brought before state licensing board
- **Privacy Breach Coverage: up:** up to \$100,000 per coverage period
- **Reputation Management Coverage:** reimburses up to \$15,000 of the first \$30,000 in public relations costs
- **Drone Coverage:** up to \$5,000 per coverage period
- **Employment Practices Liability Coverage:** up to \$25,000 per 4 coverage period

CECorps Volunteers

This Professional Liability coverage applies to professional engineers providing engineering design services on behalf of CECorps. For coverage to apply, member volunteers must belong to ASCE, AWWA, or EWB-USA. These professionals must follow the CECorps project process including all project documentation. CECorps believes that the liability belongs to CECorps regardless of where the design or design meetings took place.

Claims-Made Policies

CECorps Professional Liability coverage is a claims-made policy. This type of insurance covers claims that are both first made during the policy period and reported in writing to the insurance carrier during the policy period. Coverage applies for claims made and reported to the insurer while the policy is in force, even if the activity giving rise to the claim occurred before the policy was purchased, and as long as the wrongful act did not occur prior to the retroactive date.

Retroactive Date

A retroactive date, also called a prior acts date, is a date agreed upon by the insurance provider and the policyholder, usually the inception or start date of the first claims-made policy. Insurers adhere to the practice of retroactive dates because it is necessary to place a limit on the activities a claims-made policy covers. The CECorps Professional Liability Retroactive Date is September 1, 2007.