



ARCHITECTS AND ENGINEERS



MIDDLE MARKET

THINK UFG
for your architects
and engineers

To get a quote, email the application to
doingbusiness@unitedfiregroup.com.

Our underwriters are here for you!

Architects and engineers encounter complex risks every day. UFG Insurance is a carrier committed to the unique challenges and exposures these firms face, underpinned by personal relationships and responsive service.

UNDERWRITING APPETITE

Standing proudly upon our trusted reputation as a construction-savvy carrier with deep underwriting expertise, we aim to provide the peace of mind architects and engineers deserve through customizable coverages and specialized capabilities. Regardless of size or type — from pure design work to industrial projects and more in between — UFG's broad appetite offers comprehensive insurance solutions across a diverse spectrum of risks.

Preferred risk characteristics:

- Proactive, engaged leadership team.
- Sophisticated risk transfer protocols.
- Strong fleet management program.
- Jobsite and employee safety focus.

Target SICs:

- Engineering services. (SIC 8711)
- Architectural services. (SIC 8712).
- Surveying services. (SIC 8713)

KEY COVERAGES

- General liability:
 - Per project/per location general aggregate.
 - Broadened named insured.
 - Various additional insured grants are automatically included. Even more available standalone.
 - Newly formed or acquired organizations enhancement.
 - Ability to affirmatively cover liability arising out of unmanned aerial vehicles.
- Workers compensation:
 - Voluntary compensation.
 - Foreign coverage.
- Property:
 - Enhanced ordinance or law coverage.
 - Newly acquired or constructed property enhancement.
 - Property off premises enhancement.
 - Accounts receivables enhancement.
- Commercial auto:
 - Broad form insured.
 - Additional insured when required by contract.
 - Hired non-owned auto (HNOA) physical damage.
 - Waiver of subrogation.





ARCHITECTS AND ENGINEERS



MIDDLE MARKET

Learn more about our insurance for architects and engineers at ufgmarketingsolutions.com.



UFG Insurance is the marketing name used to refer to United Fire & Casualty Company and its property and casualty subsidiaries and affiliates. The information herein only contains general descriptions of coverage that may be provided and does not include the features, exclusions and conditions of the policies it describes nor is it intended to be nor is a guarantee of coverage of any kind. If there are any discrepancies between this information and the actual policy, the terms, language, and provisions of the policy shall prevail. Certain coverages vary by state and may not be available to all businesses, and the coverage provided is subject to the actual terms and conditions of the policies issued. All coverages and services described herein may be offered by one or more of the property and casualty insurance company subsidiaries and/or affiliates of United Fire & Casualty Company.

This is for informational purposes only and is accurate as of the publication date. It may not reflect subsequent revisions and is intended for use only by UFG Insurance, UFG Insurance agents and their customers, and/or UFG Service Center employees. UFG Insurance does not undertake any obligation to update the information herein between publications.

RISK CONTROL SERVICES

Risk control is part of UFG’s collective of in-house experts, providing consistency and dependability that our agents expect when doing business with us. Our team — backed by an average of nearly 25 years of safety and risk experience — puts specialized skills and advanced technology to work for a broad range of industries, including architects and engineers. We partner with our insureds to learn about their business through a holistic risk-management approach based on open, candid conversations. This two-way discussion sets us apart — allowing us to apply expertise that runs deeper than checking boxes and running reports — to offer trusted recommendations.

Exemplary consultative services are available to eligible policyholders, such as these and more:

- Risk assessments that include holistic review of operations.
- Flexible, virtual assessments with tenured risk consultants.
- Builders risk and construction defect hazards.
- Thought-leadership solutions to emerging threats.
- Identifying benefits of quality assurance and quality control processes.
- Access to our digital resources.



Preview a sample of resources we offer architects and engineers by scanning the QR code or visiting ufginsurance.com/insurance/services/risk-control/architects-and-engineers.

RESPONSIVE CLAIMS

The true strength of UFG’s claims department is our people. Our claims professionals have deep industry knowledge and are empowered to act quickly and efficiently. But it’s not just about speed; it’s about compassion. Their person-centered mindset transforms “handling claims” into “understanding there’s a person behind each claim.”

Our claims advocacy partners also play an integral role in ensuring that our claims experience is as consistently smooth as possible. Serving as a single point of contact, these seasoned professionals collaborate with internal UFG teams to find resolutions while instilling trust in our best-in-class services.

We strive to resolve claims as quickly as possible with:

- Claims professionals positioned across the country.
- 24-hour reporting and response capabilities.
- Convenience tools such as direct deposit (One Inc.) and 24/7 nurse triage (CorVel).
- Real-time access to claims notes within ufgAgent.
- Specialized expertise in construction defect, major case and complex litigation.

