



JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M

ENGINEERING & DESIGN



WHO IS THIS PRODUCT FOR?

MISCELLANEOUS ENGINEERING OR DESIGN PROFESSIONALS...

THOSE PROVIDING ENGINEERING OR DESIGN SERVICES TO THIRD PARTIES FOR A FEE

30+ Consultant Sub Classes
Including But Not Limited To ...

Landscape Architects

Draftsmen

Chemical Engineers

Graphic Designers

Project Managers

CAD Technicians

Interior Designers

Acoustic Engineers

Electrical Designers

Kitchen Designers

Fashion Designers

Glass Designers

Maximum Revenue \$2M
Minimum Premium (\$1M/\$1M PL Limit) \$500
Products Available & Limits Up To Monoline Professional Liability
- Up to \$1M / \$2M Limits

General Liability*
- Up to \$1M / \$2M Limits
- Separate head of cover
- Occurrence ISO form

Hired & Non-Owned Auto*
- \$250 K / \$250 K Limits
- Sublimit of the GL

Cyber
- \$250K 3rd Party, \$25K 1st Party
- Separate head of cover
* Sub-class dependent

Deductible \$0 As Standard
Worldwide Coverage As Standard
Defense Outside the Limit Available
Full Prior Acts Available
2-Way Extended Reporting Period As Standard
Auto Additional Insureds(PL) As Standard Where Required
Independent Contractors Coverage As Standard
Hammer Clause 50 / 50
Contingent BI/PD \$250,000
Unintentional Copyright/Trademark Infringement \$250,000
Social Engineering Fraud \$25,000
Disciplinary Proceedings \$25,000
Subpoena Expenses \$5,000
Defendant's Reimbursement \$5,000
Joint Venture Proceedings Included at Full Limit
Punitive Damages (Where Insurable) Included at Full Limit
Criminal Acts Until Final Adjudication Included at Full Limit
Personal & Advertising Injury Included at Full Limit Within GL Policy
Business Personal Property \$5,000