



BUSINESS INSURANCE TRUST

The Voice for Business and Professional Liability Insurance

As a benefit of ACEC membership, you have direct access to the ACEC Business and Professional Liability Insurance Program. With oversight by the ACEC Business Insurance Trust (BIT), you get a team of practicing engineers and insurance experts with more than 25 years of experience working specifically for you. The BIT understands the issues you face every day and knows that a one-size-fits-all insurance approach doesn't work for engineering firms. Your business risks are unique and your business and liability coverage should be too.

That's why the business insurance and professional liability products offered through the Program receive the oversight of the BIT at three Trustee meetings held during the year. Here's what the BIT offers:

Expert Resources

- Our Program is guided by practicing engineers with experience finding solutions to practice management issues.
- The BIT provides strategic direction and continuously reviews coverage to make sure it meets the ever-changing needs of our business environment, including offering comprehensive coverage and competitive rates.
- The BIT, Marsh and The Hartford monitor the service and claims handling to make sure you're responded to in a prompt, efficient and professional manner.

Customized Products

- **Business insurance** includes broad coverage for property, general liability, auto, workers' compensation, umbrella liability and employment practices liability. Features may include identity theft protection, blanket additional insured, reclassification of engineers as draftsmen and a billable hours component on Business Interruption Coverage.
- **Professional liability** policies provide comprehensive coverage tailored to your firm's needs, including access to expert legal counsel and defense of claims and lawsuits.

Partners with Industry Leaders

- As the Administrator, Marsh brings 25 years of experience in risk management, insurance products and financial solutions serving ACEC member firms.
- The Hartford is the underwriter for Business Insurance and is an A+ rated carrier. Hartford has been the Business Insurance underwriter for the 25 years of the Program.
- Multiple carriers—all with A or higher A. M. Best ratings—offer top-notch professional liability coverage tailored for engineering firms.

Outstanding Service

- The Marsh dedicated sales and service team is very familiar with the unique exposures of engineering firms and only services ACEC Program policyholders.
- Sales, service and day to day administration is provided by Marsh, and The Hartford performs the underwriting and direct billing on the Business Insurance Program.
- Certificates of Insurance are issued within 24 hours of request, and claim reporting is available 24/7.

Here's what member firms are saying about the BIT:

"You are simply the BEST CREW a business could ask for."

Lois, Barry and the Gang at Municon Consultants
ACEC BIT Policyholder since 1996

"I cannot tell you what a pleasure it is to deal with a company that is simultaneously highly professional and very personal. The service ... is EXEMPLARY. I love the ACEC BIT and our Marsh service team in St. Louis."

Pamela Bain, President
Bain Medina Bain, Inc.
ACEC BIT Policyholder since 2002

Let us be your firm's voice for business insurance and professional liability coverage.

1-800-338-1391

Fax: 888-621-3173 • www.ACECBIT.com

701 Market Street, Suite 1100 • St. Louis, Missouri 63101-1830