BUILT TO LAST:
A BUSINESS INSURANCE GUIDE
FOR ARCHITECTS, ENGINEERS, AND
DESIGN PROFESSIONALS
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Introduction

Working as a solo architect, contract engineer, or other self-employed design professional definitely has its perks. Solo architects, for example, have the flexibility to choose projects that interest them and collaborate with other design professionals, all out of the comfort of their own home. According to “Going It Alone: Practice as a Solo Practitioner,” a presentation by the American Institute of Architects (AIA), more than 21 percent of architects work as sole practitioners. That number is about three times higher than most other professions.
Likewise, more and more experienced engineers are choosing to ditch their employee status in favor of becoming “career contractors.” Contract positions allow engineers to work on interesting, high-caliber projects. Many engineers are drawn to the variety, while others are drawn to the cash. According to the article “Contract Engineering Jobs” on Today’s Engineer, contract engineers can earn “10 to 15 percent above the market rate for permanent employees.”

But working as a freelance design professional also has its drawbacks. For one thing, job security is not always a given. For another, you are solely responsible for shouldering the business risk that your employer would otherwise have managed for you with their firm’s business insurance plan.

Business insurance isn’t just for large firms. Solo practitioners need to protect themselves, too. In this guide, we’ll explore…

- The risks and liabilities your small architecture, engineering, or design firm may face.
- How business insurance works and why it’s an essential part of your solo practice’s continuity plan.
- Which business insurance policies help architects, engineers, and designers survive lawsuits and unexpected physical damages.
- How to find the business insurance policies that fit your risk profile.
- How to manage your risks.

Read on to get practical advice on how to create your own business protection plan.
CHAPTER 1

WHAT’S AT STAKE FOR YOUR SOLO ARCHITECTURE, ENGINEERING, OR DESIGN BUSINESS?
WHAT’S AT STAKE FOR YOUR SOLO ARCHITECTURE, ENGINEERING, OR DESIGN BUSINESS?

How Business Insurance Works

Business insurance shields your solo practice’s assets from potential losses. A business asset can be anything that helps your business function, such as:

- Property.
- Equipment.
- Income.
What’s at Stake for Your Solo Architecture, Engineering, or Design Business?

Your small business insurance needs depend on your risks, assets, and client contracts.

Any time one of your business assets is harmed, your business suffers a loss – a loss you have to endure on your own if you don’t have coverage. With adequate business insurance, the financial responsibility shifts from you to your insurance provider, meaning the carrier picks up the tab for covered property damages and lawsuits.

New to the world of business insurance? Here are the basic components that make your policies tick:

- **Your premium.** This is the sum of money you pay to your insurance provider in order to receive benefits. It’s usually paid monthly, biannually, or annually. As long as you pay your premium, your insurance provider will uphold the terms of your insurance policy.

- **Your deductible.** If you make a claim on your policy, you’ll need to pay a deductible. A deductible is a predetermined sum of money that you must pay before your insurance benefits kick in.

- **Your policy’s stated limits.** Every insurance policy includes a policy limit. This is the maximum amount of money your insurance provider will pay toward a claim. You may need higher or lower limits depending on your risks, revenue, and client contracts.

As a design professional, you are highly trained and highly skilled, which means others rely on your expertise. Even the smallest projects require you to make complex decisions. You’re often responsible not only for designing projects, but also for…

- Supervising construction.
- Maintaining an office.
- Satisfying clients.
- Ensuring the public’s safety and welfare.

Architectural, engineering, and design firms understand this. That’s why they carry business insurance as a way to reduce the risks associated with these responsibilities. Unfortunately, your responsibilities don’t diminish very much when you work for yourself. Neither do the costs associated with failing to fulfill those duties and expectations.

As a solo professional, securing a solid business insurance plan is the first step toward mitigating your own risks and losses. But it’s so much more than that! Business insurance boosts your professionalism, allows you to address many risks at once, and shows your community that you are optimistic about your business’s future.
Identifying Your Engineering, Architectural, or Design Business’s Risks

As a self-employed engineer, architect, or design professional, you probably have a good handle on what a “risk” is. When you own a business, you invest time and money into your services, and you hope for a profit in return. Still, you understand that there are factors outside your control that can trigger losses. And that’s what risk is about: the chance of suffering a loss.

You can reduce these chances with a risk management plan. A solid plan will...

- Identify and evaluate threats to your business.
- Determine which threats require action.
- Enact measures to address threats.

No two design businesses are the same, so it makes sense that every business should be assessed on its own terms. But there are areas of potential risk that most design firms share. That’s a good place to start when you build your risk management plan. Here are a few areas of potential risk to consider:

Compliance with Rules, Regulations, Laws, and Requirements

Part of your professional duty is making sure that projects adhere to state and local laws to protect the safety of the public, your clients, and the professionals you work with. Failing to uphold these standards could result in tragic injuries, costly production delays, and financially devastating lawsuits.

Because of the stakes, architects and engineers understand this facet of their job well. However, they may be surprised to find out that they are subject to following other rules, especially when supervising a project on a construction site. For example, architects and engineers must adhere to Occupational Safety and Health Administration (OSHA) guidelines when visiting a site. These requirements include using personal protective equipment. If you visit a location owned by someone else, you must adhere to that company’s safety and business plans.
Personal Liability

Unless you specify otherwise, your consulting or contract work is considered a “sole proprietorship” in the eyes of the law. When you run a sole proprietorship, your personal assets are not legally separate from your business assets. That means if you incur a business debt, the courts can dip into your personal bank account and assets for repayment.

To address this issue, you have a few options. You can keep your business structure as a sole proprietorship and carry adequate business insurance to protect your personal assets. Or you can set up a limited liability company (LLC). This business structure distinguishes your business’s identity from your personal one. In the event of a business debt, your personal accounts are protected. However, establishing an LLC does not offer any other kind of liability protection. You’ll still need liability insurance to help pay off your business debts.
What’s at Stake for Your Solo Architecture, Engineering, or Design Business?

Business Liability

Owning property, driving vehicles, and working with the public all come with a certain amount of risk. Plus, the size and type of projects you take on might increase your exposures. For example, solo architects and engineers that contract with bigger companies may have more professional liability concerns, as their clients stand to lose a lot of money if something goes awry.

You also have to consider your time and money, which tend to be large investments when it comes to design projects. What will your firm do if a client doesn’t pay, for example? What happens when your project runs into unforeseen delays?

To get a better idea of the specific risks that you may face, take a look at “Top Risks for Private and Public Projects” (right) from “The Mitigation of Risk in Construction” report by McGraw Hill Construction. It details the risks associated with both public and private projects.

Most architecture and engineering firms have rigorous risk management assessment procedures in place. In this line of work, the losses are too high to go without such a plan. But it may be difficult for solo practitioners to evaluate risk without the quantitative analysis, forecasts, simulations, and other tools that bigger businesses have.

Luckily, other professionals outside your business can help you out. For instance, our agents at insureon, who are trained in insuring architects, engineers, and design professionals, can help you identify your business’s risks based on the work you do and find you insurance policies to minimize the impact those risks have on your bottom line.
CHAPTER 2
BUILDING YOUR BUSINESS PROTECTION BLUEPRINT
Part 1: Basic Insurance Needs for Independent Architecture, Engineering, and Design Contractors

As a freelance consultant or independent contractor in a design field, your small business insurance needs will be different from those of a larger design firm. Generally speaking, they’ll be lower, because your projects will be smaller and you don’t have to worry about employee insurance, such as Workers’ Compensation Insurance.

But there are a few fundamental policies small-business owners of all walks must carry:

- General Liability Insurance.
- Property Insurance.
- Health Insurance.
Of course, your engineering, architecture, or design practice’s insurance exact needs will depend on a variety of factors, including your…

• Total billings.
• Use of contracts.
• Specializations and services.
• Project requirements.
• Contract requirements.

Over the next several sections, we’ll take an in-depth look at the building blocks of a freelance design professional’s business insurance plan.

General Liability Insurance: Your Design Business’s First Line of Liability Defense

General Liability Insurance is one of the most important coverages for self-employed business owners. It protects you from common third-party (i.e., non-employee) lawsuits over…

• Bodily injuries.
• Property damage.
• Personal injury (i.e., copyright infringement, libel, or slander).

Read on for a closer look at how General Liability (GL) Insurance can protect your business.

How GL Protects Your Commercial Office Space

General Liability Insurance’s foremost protection is its premises liability coverage. In fact, this coverage is the very reason GL Insurance earned the moniker “slip and fall” insurance. It kicks in when a third party – such as a client, deliveryman, or guest – suffers a bodily injury on your property and blames your business for the injury.

For example, say one rainy afternoon, a prospective client drops by your architecture firm to discuss your services. On her way out, she slips on the slick tile floor. Because she says there was not proper signage that would have prevented her fall, she sues for medical damages.

Usually, you are legally obligated to carry Workers Comp once you hire employees.
GL and Your Client Contracts

Sometimes, your client contracts will require that you carry a certain amount of General Liability Insurance. That’s because architects and engineers can be found liable for injuries that occur on a jobsite. Different contracts charge you with different amounts of responsibility once a project gets to the construction phase. If your contract requires that you supervise construction to make sure workers uphold certain professional standards during a project, you could be held responsible (and sued) for any injuries that occur due to a failure to meet those standards. Be sure to carefully read your contracts to make sure you carry the required amount of coverage.

GL Protects Client Property against Loss or Damage

Whenever you leave the safety of your office, there is a chance that you could damage someone else’s property. If you do, your General Liability Insurance can help you reimburse the property owner. For example, say you’re meeting a client in his home to discuss an addition to his master bedroom. While there, you accidently step on his champion Pomeranian and break its leg. The dog will never show again, and your client sues you for damages.

General Liability Insurance covers lawsuits over bodily injuries, property damage, and advertising injuries.
GL Protects Home-Based Businesses

It’s common for solo design professionals to operate out of their home. Just don’t make the mistake of thinking that your homeowner’s insurance policy will protect you if clients injure themselves at your home office. Even if your homeowner’s policy includes liability insurance, it typically excludes coverage for business-related accidents. (For more about the limitations of your homeowner’s policy, check out our infographic “Is Your Home-Based Business Covered?”)

So say you run your interior design office out of the carriage house on your personal property. A client comes by to discuss a project. Unfortunately, she trips over a hose that was lying across the walkway, falls, and sprains an ankle. She sues you for medical damages, claiming that your carelessness caused her injuries. You’ll want to have a GL policy in force to cover litigation costs and court-ordered compensation.

What Expenses Does GL Cover?

It’s important to realize that every claim costs money – even fraudulent ones. In fact, you can expect to shell out $2,000 to $5,000 in legal defense fees for a lawsuit that is ultimately dropped, according to the U.S. Chamber Institute of Legal Reform’s Tort Liability Costs for Small Businesses report.

If your business should face a General Liability claim, your coverage can help you pay for expenses such as…

• Legal investigation and defense.
• Settlements.
• Judgments.
• Medical costs.
• Other court fees.

Your insurance provider is obligated to pay for claims up to your General Liability policy’s limits. To find out how to boost your coverage limits for bigger projects, jump to “Umbrella Insurance: More Coverage, Less Hassle.”
Property Insurance: Insuring Your Engineering, Architecture, Drafting, and Design Business’s Assets

As a freelance design consultant or independent contractor in a design field, you rely on your business property (such as your workspace and equipment) to run your practice. But owning business property means that your investment is vulnerable to loss or damage. For instance, your commercial premises and gear could be…

• Vandalized or stolen.
• Damaged in a fire.
• Destroyed or lost during a severe windstorm.
• Fried by a power surge.

Property Insurance helps solo practitioners prevent monetary losses that accompany property loss or damage. Following any of the incidents listed above, a standard Property Insurance plan can cover the cost of replacing and repairing your items and commercial premises.
To sort out your coverage needs, consider the following:

**Property Insurance Protects Your Real Estate**

If you own an office, you have substantial incentive to protect your investment, and Property Insurance can do just that. This policy insures your building and the contents inside it. “Contents” refers to property such as computers, furnishings, fixtures, and other equipment. Keep in mind that your policy only protects you from specific threats (called “named perils”).

Typically, Property policies cover damages caused by windstorms, fire, theft, and power surges. If you live in an area prone to hurricanes, flooding, and earthquakes, be aware that your standard policy won’t cover these events. You can tailor your policy with endorsements to address those events though.

**Property Insurance Fills Gaps in Your Homeowner’s Policy**

Don’t make the mistake of assuming that your business property is covered by your homeowner’s insurance policy. Most homeowner’s policies exclude coverage for business items – even computers! Fortunately, you can get a basic Commercial Property policy to fill this gap.

For example, say you’re a freelance engineering consultant, and you keep an office in the basement. In two days, a severe bout of thunderstorms drops the same amount of rain your area usually sees in a year! Your basement floods, and your computer equipment is destroyed by water. Good thing you bought a Commercial Property Insurance policy with a flood rider!

**Property Insurance Safeguards Your Rental Property’s Contents**

Again, don’t be fooled into thinking that your landlord’s Property policy will protect the contents of your rented office. While the landlord’s policy probably covers the structure itself, your lease agreement likely excludes your business’s property (be sure to check your contract!). Fortunately for renters, Property Insurance policies can be adjusted to cover only your building’s contents, including your computers, furniture, office equipment, and fixtures.

For example, say you rent a small office downtown for your architecture business. In the middle of the night, a neighboring office space catches fire. The flames spread to your office before firefighters can put it out. All of your office furnishings are destroyed, but luckily, your Property Insurance policy compensates you for your insured items.
Why Your Business Needs Property Coverage to Thrive

Property Insurance isn’t an insurance policy successful small businesses can forgo these days, especially when you consider the fact that the severity and frequency of property-damaging storms continue to climb. According to “The Most Costly Insured Losses in 2012,” by Insurance Journal, nine of the 10 most costly “insured loss events” occurred in the United States in 2012.

Small-business owners usually suffer the greatest losses when hit by one of these storms. According to “Climate Change Preparedness and the Small Business Sector,” a report issued by the American Sustainable Business Council and the Small Business Majority, microbusinesses have more to lose.

According to the report, 90 percent of a small business’s clients come from within a two-mile radius. If a storm hits your town, you could have serious downtime. Even if your business suffers little damage, your clients could be unable to operate (and therefore pay you) for weeks or longer.

The fact is that microbusinesses don’t have the means to rebuild as quickly as bigger businesses. According to Climate Change Preparedness and the Small Business Sector, up to 30 percent of the 60,000 to 100,000 businesses affected by Hurricane Sandy were estimated to have failed as a direct result of the storm.

Don’t let this happen to you! Property Insurance tends to be affordable for contractors and consultants. You may even qualify for an insurance package called a Business Owner’s Policy (BOP). If you have a low risk profile, your insurer might allow you to purchase a BOP, which bundles General Liability and Property Insurance together at a lower annual rate.

You can also add Business Interruption Insurance to your BOP or standalone Property plan. This coverage compensates you for lost revenue when a covered property event forces your business to temporarily close. For more information, check out our video about Business Interruption Insurance.

9 of the 10 most costly insured loss events happened in the U.S. in 2012.

90% of a small business’s clients come from within a 2 mile radius.

30% of small businesses hit by Hurricane Sandy failed.
Health Insurance and ACA Considerations for Independent Architecture, Engineering, and Design Contractors

Finding affordable health insurance is always a concern for freelance consultants and independent contractors. And starting in 2014, most Americans will be required to carry this coverage under the Affordable Care Act (aka Obamacare).

Under the ACA, all Americans must have health insurance – even self-employed individuals.
How the Affordable Care Act Affects Solo Practitioners

Solo practitioners in the architecture, engineering, and design fields tend to be either…

- Employees at a firm who moonlight on the side.
- Self-employed business owners.

If you don’t receive healthcare benefits from an employer, you’ll need to purchase your own coverage. (Looking for a place to start your search? Check out “What If I’m Self-Employed?” on the federal government’s healthcare website.) You can find a plan that meets your obligations on the Individuals & Families Marketplace.

Failure to secure a policy means that you…

- Won’t have healthcare coverage.
- Will be penalized for noncompliance.

To avoid penalties, you must carry a healthcare plan that meets minimal essential coverage (and all Marketplace plans do). The penalties increase each year:

- **2014:** $95 per uninsured adult OR 1 percent of your household income over the filing threshold.
- **2015:** $325 per uninsured adult OR 2 percent of your household income over the filing threshold.
- **2016 and on:** $695 per uninsured adult OR 2.5 percent of household income over the filing threshold.

You can read more about your obligations on the Individual Mandate Fact Sheet produced by Blue Cross Blue Shield of Rhode Island.

The Cost of Healthcare Coverage

Your healthcare costs depend largely on your family size, financial situation, and the plan you choose. Marketplace plans range from bronze to platinum coverage, and as you might have guessed, the bronze plans have the lowest premiums and the highest deductibles. On the other side of the spectrum, platinum plans have the most coverage, highest premiums, and lowest out-of-pocket spending.

Be sure to see if you qualify for assistance programs or premium subsidies (federal tax credits). According to an article by the Kaiser Family Foundation, premium subsidies will be available to people who earn incomes from 100 percent to 400 percent of the poverty level. Below is a graphic from the that article, which illustrates the average individual’s subsidy.

> **Average ACA Premium Subsidy for People Now Buying Insurance in the Individual Market**

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<th>Average Premium Per Family for Silver Plan = $8,250</th>
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- **Average Premium Subsidy = $2,672** (32%)

Source: Kaiser Family Foundation analysis.

If you’re interested in hiring employees later on, you probably won’t be required to offer them health insurance unless you have 50 or more people working for you. You can learn more about your obligations and options on the Small Business Health Options Program (SHOP) page on the government’s healthcare website.
Part 2: Industry-Specific Insurance Needs for Architects, Engineers, and Design Professionals

Though some risks are universal (e.g., bad weather), there are other risks that single out architects, engineers, and designers. For example, because you are in charge of relatively large (read: expensive) projects, it’s easy for a variety of people to point at you and your services when things go wrong (even if you’ve performed flawlessly). Additionally, the nature of the products you design means you can be found liable for injuries and damages after a project is completed.

In the spirit of risk management, we’ll outline a few insurance policies that help you manage these industry-specific risks. In particular, we’ll examine…

- Professional Liability Insurance.
- Umbrella Insurance.
- Hired and Non-Owned Auto Insurance.
- Certificates of Liability Insurance.

Read on to learn how these policies can protect you and your design business.
Professional Liability Insurance for Architects, Engineers, and Design Professionals

Professional Liability Insurance (sometimes called Errors & Omissions Insurance) is perhaps the most important type of coverage for architects, engineers, and design professionals. It protects you when...

- You make a perceived mistake or oversight while performing your services.
- The error causes your clients’ financial losses.
- Your clients sue you over their losses.

Though you’re self-employed now, it’s likely you started off working in a firm. So it makes sense if you’ve never had to worry about E&O Insurance before. This isn’t because individual architects, engineers, and design professionals can’t be sued. According to the Liability of Employed Engineers page on the National Society of Professional Engineers website (NSPE), for example, it doesn’t matter who “signs or seals the drawings” when the courts seek to determine who is at fault for professional negligence.
The NSPE explains, “The courts generally look to whether the engineer(s) owed a duty to the individual(s) suffering damages and whether the engineer(s) breached the duty, causing all or a portion of the damages.”

In other words, **anyone involved with a faulty project can be found responsible – even contractors and subcontractors.** The same holds true for self-employed architects and design professionals. You don’t need to be the architect of record or the lead designer on a project to be sued for mistakes.

The NSPE also states that it’s not standard practice for individual professionals to seek out and carry their own policies. This is because an employer’s policy typically shoulders an employee’s liability risk. **But unfortunately, once you strike out on your own, you no longer have the luxury of employer-sponsored E&O protection.**

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**Situations that Trigger Professional Liability Claims**

Be aware that even the most careful business owners can wind up in court. In fact, small-business owners bear the burden of most of the country’s tort liability costs – about $105.4 billion, according to U.S. Chamber Institute for Legal Reform study.

Luckily, an adequate E and O policy can step in and protect your finances when the following events lead to a lawsuit:

- **Professional negligence.** This includes any errors, mistakes, or oversights that you are accused of making while providing your services. Note that you could be held responsible for the mistakes of subcontractors or other people working on the job, particularly if you are filling a consulting role on a project.

- **Faulty cost or time estimates.** Whenever a projected budget or timeframe is broken, you could be on the hook for the resulting losses.

- **Counterclaims.** As you may know, not all clients pay their fees. After suing a client to recover unpaid fees, it’s not uncommon for that client to turn around and sue you for negligence, even if you’ve done nothing wrong.

- **Failure to manage expectations.** Most claims made against architects, for example, are due to a failure to manage a client’s expectations, particularly when that client is unfamiliar with the role of the architect, the scope of the project, or how construction typically progresses. But this won’t stop some clients from filing suits. This is why frequent, clear communication is so important.

If a client should claim that you are responsible for one of the above transgressions, your Errors & Omissions / Professional Liability Insurance will help you pay for the legal consequences – even if you’re not at fault.
Architects, engineers, and design professionals are often the target of unmerited claims, particularly when dishonest clients are trying to recoup losses on unrelated projects. Fortunately, E & O Insurance can help you pay for the following expenses, whether or not you go to court:

- Lawyers' fees.
- Legal investigation.
- Judgments.
- Settlements.

You'll need to have a policy in force before anything goes awry to receive your insurance benefits. That's because Professional Liability coverage is “claims-made” insurance, which means it only covers incidents and claims that happen while your policy is in force.

Keep in mind that your client contracts may require you to carry this coverage before you can start work. Though some interior designers, draftsmen, and other design professionals may believe that they can’t buy coverage because they are not “licensed,” know that that’s not always true. Unlicensed professionals can typically purchase liability coverage as “specialty consultants,” as long as they have the required experience.

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Umbrella Insurance: More Coverage, Less Hassle

We’ve already discussed how clients may contractually require architects, engineers, and design professionals to carry certain types of liability insurance. So what happens if a client wants you to carry more insurance than you already have?

This isn’t unheard of, particularly when you are a solo practitioner who works on a variety of projects. Perhaps you are collaborating on a particularly expensive project and the client requires you to carry $1.5 million in General Liability coverage when your existing policy has a limit of $1 million.

The most cost-effective way to secure additional coverage for a GL policy is to purchase an Excess Liability / Umbrella Insurance policy. This policy allows you to make a claim for more coverage when certain underlying policies’ limits have been reached.
There are two great things about Umbrella Insurance. It offers…

1. **A lot of coverage for little investment.** Most Umbrella Insurance policies are sold in increments of $1 million dollars. Typically, this extra coverage won’t cost you more than a few hundred dollars each year.

2. **Protection across multiple policies for one annual premium.** Though you pay a single annual rate for Umbrella Insurance, you can apply the coverage to both your General Liability and Hired and Non-Owned Auto Insurance policies.

While Umbrella Insurance can offer a lot of protection, it can’t be applied to your Professional Liability / Errors & Omissions policy. If you need higher limits for your E & O plan, be sure to talk to your insurance agent.

### Hired and Non-Owned Auto Insurance: Protection for Architects, Engineers, and Designers on the Move

The nature of your work probably requires you to use a vehicle to meet with clients and visit jobsites. If you are a sole practitioner with no employees, there is a (slim) chance that your personal auto and personal umbrella liability policies will cover the expenses arising from work auto accidents.

To be safe, though, we like the AIA’s advice in its **Small Projects Practitioners article**: get written confirmation from your personal insurance agent about your coverage for crashes that happen on business time. But don’t be surprised if your personal agent can’t offer business coverage on a personal policy.

Most Personal Auto policies exclude “business use,” which means you may need another kind of insurance: Hired and Non-Owned Auto Insurance.

Hired and Non-Owned Auto coverage can insure any vehicles that you use for work that your business doesn’t own – such as rental cars and your own personal vehicle. In the event of an auto accident while you’re out on business, Hired and Non-Owned Auto Insurance will help you pay for litigation costs when the other driver sues your business. You won’t have to break the bank to cover your...

- Legal defense fees.
- Settlements.
- Court-ordered compensation.

One of the main benefits of carrying Hired and Non-Owned Auto Insurance is that it protects your business even if you are at fault for an accident.
Certificates of Liability Insurance: Show Your Clients You’re Covered

Though not a type of coverage, a Certificate of Liability Insurance is worth knowing about – especially for architects and engineers. It’s simply a document that proves you have adequate liability coverage. It lists...

• Your liability insurance policies.
• Your coverage limits.
• The name and contact information of your insurer.

You’ll find occasion to show your Certificate of Liability Insurance when clients ask you for proof of your coverage. When this happens, you can contact your insurance agent, who will send the certificate to the interested party. This document demonstrates that you take your professional responsibilities seriously and can help give you a competitive edge over your competitors.

Many architects, engineers, and design professionals “moonlight” with extra projects that aren’t associated with their employer’s firm. Your employer might prohibit this kind of activity because side projects present additional liability risks for the company. But if you show your employer your Certificate of Liability Insurance, they can see that your risk exposures will be handled separately from their own.

But first, you’ll need to buy your own coverage. We recommend that moonlighters carry General Liability and Professional Liability at the very least. Be sure your policies...

• Are in your own name (or the name of your business).
• Explicitly exclude any work that you do with your employer’s firm.

Next, give your employer a copy of your Certificate of Liability Insurance.

It’s very important to remember that you should never lead your external clients to believe that your full-time employer is in any way associated with your side projects. Taking the above precautions will help establish this. But you should also make sure that work on your side projects is never done...

• On your employer’s premises.
• With any of your employer’s resources.

These actions could lead to legal woes – for you and your employer.

A Certificate of Liability Insurance can help demonstrate your professionalism and give you a competitive edge.
CHAPTER 3

SPECIAL INSURANCE CONSIDERATIONS FOR FREELANCE ARCHITECTS, ENGINEERS, AND DESIGNERS
Special Insurance Considerations for Freelance Architects, Engineers, and Designers

What Business Insurance Can’t Cover

Standard insurance policies can’t address every single one of your exposures. This is especially true in the design industry, where self-employed professionals work on a variety of different creative projects that don’t always follow traditional corporate structures.
Riders or endorsements help you customize your insurance policies to your business’s specific risks.

Generally speaking, you can choose a standard insurance policy’s deductibles and limits, but that’s about it. If you really want a tailored plan, you’ll need to add “riders” (aka “endorsements”) to your standard policies. Think of riders as “mini” specialized insurance coverages. Because they offer very specific protection, they are usually pretty inexpensive.

Here are a few types of endorsements that may come in handy when building your architecture, engineering, or design business’s protection plan:

**Additional Insured Endorsements for Design Professionals Collaborating with Other Professionals**

As a design professional, you’re probably familiar with contracts that require one party to be listed as an Additional Insured on another’s liability policy. An Additional Insured is anyone other than the policyholder who receives the policy’s coverage (in a limited way).

For example, if you work with a contractor to design a project, he may require you to add him as an Additional Insured on your firm’s General Liability policy. After all, if something goes wrong with the design, the client could sue you both, and Additional Insured status covers the contractor’s liabilities. You can read more about this type of Additional Insured endorsement in our blog post, “What Is an Additional Insured?”

But as a solo practitioner, you probably won’t run into those situations as often as a bigger architect or engineering firm might. Instead, you may need to use an Additional Insured endorsement to protect yourself when you collaborate with other licensed design professionals.
For example, say you specialize in custom-build projects that require nontraditional business structures. One such business structure is a joint venture, which…

- Allows a licensed design professional to team up with other licensed design professionals for one-time, temporary projects.
- Allows the design professionals to work in an equal partnership while maintaining their separate business identities.

Unfortunately, joint venture partners tend to be excluded from standard insurance coverage. This can be addressed by temporarily amending your current policies. Each design professional should…

- **Make the joint venture partner a Named Insured.** A Named Insured is simply an entity or person listed on your policy’s declarations page. Both members of the joint venture must endorse the Professional Liability policy that names it as an insured.

- **List the other partner as an Additional Insured.** Generally speaking, Additional Insureds are added to General Liability policies. In this case, the Additional Insured will be added to each individual’s Professional Liability (Errors & Omissions) policy.

Why is amending coverage important? There is often language in an Additional Insured endorsement that makes it impossible for an insured (you) to sue or be sued by another insured (your partner). The Additional Insured endorsement levels the playing field and eliminates the fear that either party will turn on the other.

Compared to the price of the primary policy, properly drafted Additional Insured endorsements are relatively inexpensive. But the stipulations of Additional Insured endorsements can vary from insurance provider to provider.

There is often gray area around coverage limitations. It’s extremely important to contact your insurance agent if you are interested in protecting your joint venture with an Additional Insured endorsement.

Lastly, you may have a client request to be an Additional Insured on your Professional Liability policy. Read the “Should Your Client Be an Additional Insured?” section to learn what to do in this situation.
Limited Insured Endorsements for Architects, Engineers, and Design Professionals

If you are a licensed professional teaming up with a nonprofessional who isn’t required to carry Professional Liability Insurance, you may need to secure a Limited Insured endorsement.

Let’s say you are a landscape architect pairing with a green landscaping professional to provide services marketed at environmentally conscious clients. In this type of collaborative structure, you could be held legally liable for the unlicensed expert’s errors. To make matters worse, the expert’s services aren’t covered by your E&O policy.

To address this problem, you can add a Limited Insured endorsement (sometimes called a “consultant endorsement”) to your Professional Liability Insurance. When you add the nonprofessional as a Limited Insured to your policy, it can cover mistakes and errors they might make on the job.
Architects’ Professional Liability: Coverage for Pollution, Mold / Fungus, Bacteria, and Other Microorganisms

Many standard architects’ Professional Liability policies explicitly exclude coverage for claims arising from pollution, mold and fungus, bacteria, and other microorganisms. In the article “Architects – Property and Liability Coverage Issues,” the AIA recommends that all architects add this coverage (if it is not already included) to their Professional Liability policies and have it confirmed in writing. The lack of this protection, the AIA warns, could “create a serious gap in coverage.”

Say, for example, a client sues you for your building design, alleging that it causes unnecessary mold problems. If you have an endorsement that covers mold issues, your legal expenses will be covered (up to the limits of your E & O policy).

Should Your Client Be an Additional Insured?

It’s unlikely that you’ll ever work on a project with a contract that doesn’t include some kind of insurance provision. Usually, these provisions are no problem, as long as you have coverage in the first place. But sometimes clients request provisions that are difficult or impossible for you to meet. For instance, clients may insist that they be added as an Additional Insured to your Professional Liability policy.

In the vast majority of situations, this is an impossible (and rather silly) request. Your insurance carrier simply won’t allow the endorsement. If a client does make this request in the contract, it’s likely they believe the Additional Insured status will afford them some kind of additional protection against losses if the project goes awry.

This may be the case with other types of insurance policies, but it doesn’t work that way with Professional Liability Insurance. But how are you going to break the news to your client? Start by explaining the following:

- **Clients (usually) aren’t design professionals.** Professional Liability Insurance protects design professionals in the event that they should make a mistake while performing their services. Because your client isn’t contributing services to the project, the client doesn’t have any exposures that the policy would cover.

- **Insureds can’t sue insureds.** Most Professional Liability policies contain “insured versus insured” exclusions. This language prevents one insured individual from collecting damages from another person who is insured by the same policy. This means that if you do make an error that causes your client financial losses, they wouldn’t be able to sue you. Obviously, that’s not in their best interest if they want to protect their investment.

- **Professional Liability policies don’t reimburse the insured.** Instead, Professional Liability policies pay out on behalf of the insured party. The money goes directly to the person who is collecting damages. If the client were an insured, they’d never be able to recoup losses from you.

Clients can’t be added on to your Professional Liability Insurance policy as an Additional Insured.
So instead of protecting a client’s interests, an Additional Insured endorsement would actually nullify some of your client’s legal rights.

Of course, there are always exceptions to the rule. The most common one is when your client actually does have some Professional Liability exposure. For example, if a larger engineering firm hired you as an independent contractor, they might request to be an Additional Insured on your independent policy. That’s because they could be held vicariously liable for any mistakes you might make on the project.

Why Starting and Stopping Insurance Coverage Can Cost You

Sure, when you’re a self-employed architect, designer, or engineer, every penny counts. And when the economy shifts and work dries up, it can be tempting to drop your business insurance coverage, skip payments, or simply “forget” to renew your policies.

But starting and stopping insurance coverage never pays off. Especially in the design industry, insurance protects you from unexpected risk exposures that could bankrupt your business.

Let’s pretend you dropped your insurance coverage. In the meantime, a client sues you for professional negligence (there’s only so much risk you can transfer through your contracts). Now you have absolutely no financial safety net for the rising attorneys’ fees and upcoming settlement costs. You’ll be responsible for paying all those expenses out of pocket.

In other words: if you don’t think you can afford business insurance now, how could you afford a devastating loss in the future?

Small business insurance should be viewed as an investment – in your business and your future. It’s a way for you to protect your business and grow. Business insurance gives you the financial security you need to take on riskier, bigger, more innovative, and more lucrative projects than you could without coverage.
CHAPTER 4

INSURING YOUR ENGINEERING,
ARCHITECTURE, OR DESIGN FIRM
INSURING YOUR ENGINEERING, ARCHITECTURE, OR DESIGN FIRM

How Self-Employed Architects, Engineers, and Designers Can Find Small Business Insurance

We’ve covered the necessity of having adequate small business insurance to defend against property loss and liabilities inherent in your work. And now, you’re ready to take the plunge. You’re ready to run outside, arms outstretched, singing to the neighborhood, “Insure me, Universe!”

Well, if this is your first rodeo, you might be wondering where to start shopping for business insurance. Do you take your search to the Internet? Or is there anyone who can do all the legwork for you?
As it turns out, there are two ways for design consultants and contractors to acquire a business insurance plan:

- Find the coverage by yourself.
- Find the coverage with the help of an insurance agency.

We’ll explore each route so you can decide which method is right for you. Here’s a quick spoiler alert: for most independent design professionals, it’s much quicker and easier to work with an agency.

Finding Small Business Insurance by Yourself

If you decide to find small business insurance on your own, know that you’ll need to carve out a significant chunk of time. The road ahead is full of researching, emailing, and comparison-shopping.

Even though you may have bought personal insurance policies on your own, you’ll soon find that most personal insurance providers do not sell commercial policies. That means your first step is to find the right insurance provider – one that is not only experienced in insuring design professionals, but that also understands the needs of contractors and consultants.

Here are some considerations to keep in mind as you search:

- **Research, research, research.** When putting together a list of potential insurance providers, pay attention to each carrier’s reputation. You’ll need to check their rating to make sure the company is solvent (usually denoted with an “A” rating). You can use the A.M. Best’s ratings search tool to help you decide which providers make the cut. You can also ask your design colleagues for their insurance provider recommendations. But remember, not all insurance companies provide coverage for solo practitioners.

- **Query and compare.** After you’ve made a list of solvent providers that insure small businesses, you’ll need to contact each one to make sure it sells the type of policies you need. Not all companies sell the same types of policies, and plans can vary drastically from company to company. Good thing you’ve already assessed the risks of your business, because now you know which questions to ask. If it becomes clear that a provider isn’t familiar with insuring design professionals or self-employed professionals, move on. You can’t afford the risk of inadequate coverage.

- **Collect insurance quotes.** After you’ve vetted the insurance providers on your list, it’s time to request insurance quotes. Realize that insurance rates can vary wildly from provider to provider. Being diligent at this stage is necessary to ensure that you don’t spend more on insurance than necessary.

- **Don’t get swindled.** If an extremely low quote seems too good to be true, it probably is. Always make sure your insurance provider has the necessary level of accreditation and experience.

As we mentioned before, finding small business insurance on your own is time-consuming. And if you aren’t fluent in insurance jargon, the research and evaluation process can be grueling.

Don’t have the time to spare? Forgo the extra stress by getting some help.

An insurance provider’s “A” rating means it is able to meet long term financial obligations.
Finding Small Business Insurance with a Licensed Agent

Instead of completing the boring, labor-intensive legwork of finding insurance by yourself, you can use the expertise of a licensed insurance agent like those at insureon. Our agents specialize in finding coverage for the small and micro businesses in niche industries. This route comes with several benefits:

- **It saves you money.** When you work with insureon and other non-captive agencies, you are working with an independent agent, as opposed to a captive agent. Independent agents sell policies from many different companies while captive agents represent only one insurance company. Because independent agents aren’t tied to one company’s policies, they can find you more competitive rates. Additionally, you don’t pay your insurance agent. The insurance company pays agents when they sell you a policy, which incentivizes agents to offer you the best options.

- **It saves you time.** Agents find competitive quotes for a living. This means they can quickly sift through dozens of policies from multiple providers much faster than you could. Plus, insureon agents are trained by the industry, which means they are already familiar with the risks of your work and know which policies can protect you. Sometimes, insurance agencies provide online applications, which you can fill out at your own convenience. For example, insureon can send quotes via email within a day or two.

- **It gives you options.** Have you ever experienced drastic rate hikes when it comes time to renew your personal insurance policies? Has one of your policies ever been discontinued? This can happen with business insurance, too. If you buy your policies directly from the insurance company, you are left with few options should one of these situations arise. You either have to pay more, switch policies, or leave the company. When you work with an independent agent, they can find you a new, comparable policy without all the hassle.

- **It offers a safety net.** Many business owners don’t realize that an independent agent acts as your legal representative to the insurance company that furnishes your policy. Because the agent is working on your behalf, you have some legal recourse if the agent makes a mistake and, say, sells you the wrong policy. You could ostensibly sue to recoup your losses. But if you choose your own policies, you’re the only one responsible for the outcomes of your decisions. If you purchase the wrong policy, there’s nothing you can do.

- **It provides a human connection.** When you work with insureon, you can ask your questions to a live agent during regular business hours. Forget about automated voice messages and punching numbers into your keypad. You can call up your very own insurance agent for direct answers to your questions. This is a huge benefit, as most people have trouble sifting through the complicated legal jargon of insurance policies. Let your insurance agent be your translator.

Remember that no matter which route you take, you’ll want to have a clear idea of your business insurance needs before you search for policies. This means carefully assessing risk and keeping records. The more information about your company that you can provide to your insurance agent, the better your coverage options will be.
Keeping Insurance Rates Low with Risk Management

Be warned: insurance can't solve all your problems, and it definitely can't prevent accidents or lawsuits from happening. Instead, insurance gives you a lifeline when those unpreventable tragedies strike. So in addition to carrying adequate coverage, you also have to build a risk management plan to minimize the chance of accidents, losses, and lawsuits from happening in the first place.

As an added bonus, a solid risk management plan can also keep your insurance rates low. Why? Because every time you file a claim, your premiums may rise.

Read on to learn more about the techniques architects, engineers, and design professionals can use to mitigate risk and prevent costly accidents.

More claims on your insurance policies can increase your premiums.

Take Cost-Saving Preventative Measures

When shopping for an insurance policy, ask your agent if there are any precautions you can take in order to lower your rates. Your agent will be able to suggest some simple steps that could noticeably reduce your premiums. For example, they may recommend...

- **Disaster-proofing your workspace.** Securing your workspace from potential property damage can potentially reduce your Property Insurance rates. In some cases, simply furnishing your space with a fire extinguisher, smoke detectors, or a sprinkler system will do the trick. Your agent might also suggest modernizing your wiring and plumbing. In some areas, installing storm shutters may result in an insurance discount.

- **Locking your doors.** Taking steps to prevent theft can cut your Property Insurance costs, too. This might involve installing deadbolts, security systems, or burglar alarms. This route can be a bit pricey, so you should always talk to your insurance agent before making any changes. Not all security systems qualify for a discount. Your insurance policy may require a specific system to grant savings.

- **Working with one provider.** When you do this, you may be able to bundle certain policies together for a lower rate than you could get if you purchased them separately. For example, a Business Owner's Policy combines your General Liability and Property Insurance policies. Purchasing your policies from the same provider also reduces the likelihood of confusion and gaps in your coverage. This is especially true if you carry an Excess Liability / Umbrella policy. (Of course, if you can get better coverage or lower rates by working with multiple providers, that may make more sense.)
• **Choosing the highest deductible you can afford.** A deductible is the money you pay toward a claim before you insurance benefits kick in. Generally speaking, the higher the deductible, the lower your premium will be (and vice versa). So if you can afford a higher premium, this option is worth considering. Just don’t choose a deductible that will break your bank. If you can’t pay your deductible, you can’t enjoy insurance benefits, which defeats the point of having coverage!

We’d like to emphasize how important it is to speak with your insurance agent before you make investments in preventative measures. Yes, these precautions will reduce your risk exposures, but that doesn’t always translate into insurance discounts. So if you are specifically looking to reduce your premium, talk to an insurance agent first.

**Reduce the Likelihood of Lawsuits**

Lawsuits run rampant in the architectural, engineering, and design industry. Projects are complex and costly. They often involve many self-interested parties and large sums of money. A lot is at stake, and when people feel cheated, they often turn to the legal system for help.

According to “The Road to AEC Project Execution Success,” 66 percent of claims made against architects come from their clients. These lawsuits are usually triggered by a project not meeting expectations.

Failed expectations aren’t necessarily tied to a mistake in the work. Rather, they are a reflection of a deficit in communication efforts throughout the project. According to “Mitigation of Risk in Construction,” a report by McGraw Hill Construction, disputes about “how and when work is done” contribute to more legal claims than “contractual terms and payments.”

Below is a chart from the report, which breaks down common causes of claims against those in the construction industry, including Architect or engineering firms:

### Common Causes of Disputes on Infrastructure Projects

**Source:** McGraw-Hill Construction, 2011

<table>
<thead>
<tr>
<th>Cause</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changes in Scope of Work</td>
<td>60%</td>
</tr>
<tr>
<td>Schedule/Time</td>
<td>48%</td>
</tr>
<tr>
<td>Technical/Design Issue</td>
<td>40%</td>
</tr>
<tr>
<td>Contractual Terms and Conditions</td>
<td>32%</td>
</tr>
<tr>
<td>Construction Materials</td>
<td>24%</td>
</tr>
<tr>
<td>Payment</td>
<td>12%</td>
</tr>
<tr>
<td>Labor Disruptions or Productivity</td>
<td>8%</td>
</tr>
</tbody>
</table>
The report notes that 88 percent of Architect or engineering firms find “changes in scope of work to be a common cause of disputes.” That’s a huge number! So how can your small operation avoid them? Here are some ideas:

- **Temper your clients’ expectations.** As a solo practitioner, you have a lot of responsibilities. Make sure that educating your clients is one of them. Design projects are often complex, and many of your clients may not be familiar with how things work. They may not know what’s possible and what’s impossible. Always try to explain how and why a project must be designed a certain way, and be patient with your clients’ lofty expectations.

- **Outline specific project goals.** As you know, design and construction take quite a bit of time, which can irk clients if they don’t understand why things are taking so long. Before you begin a project, draft a detailed outline of specific project goals with your client. This is especially important when you are designing complex undertakings, such as an Energy-Star-certified building. When your client can look at a document and see all the steps (and red tape!) of the process, it will give them a better understanding of the project’s scope, timeline, and potential challenges.

- **Always keep your client in the loop.** If you run into an issue during a project, contact your client as soon as possible. That way, they won’t feel blindsided by a delay or change of direction. It can be tempting to put off giving bad news, especially when you’re confident you can make up lost time elsewhere. But your client will appreciate being kept apprised of the situation.

- **Kill them with kindness.** A client who likes you as a person is far less likely to sue you than one who sees you as the aloof “man behind the curtain” of their design project. Sometimes it can be difficult to be patient, especially when your client communicates unrealistic expectations and insists on changing the plan throughout the design process. But building relationships with your clients can save you time and headaches down the road.

Remember, Professional Liability lawsuits often have little to do with actual errors and more to do with miscommunication. So be sure you keep the doors of communication open and keep records of your correspondences. That way, you can squash claims before they happen.
Save Money on Your Quarterly Tax Returns

Sole practitioners have different tax obligations than design professionals who are employees at someone else’s firm. Because an employer isn’t withholding taxes on your behalf, you must file your own quarterly estimated taxes.

You can read more about these estimated taxes by reading the IRS.gov’s Estimated Taxes page, but here’s the gist:

- The IRS prefers you file taxes in four equal increments.
- You may be penalized if you owe more than $1000 in taxes at the end of the year.
Your business's structure will determine which tax forms you need. For example, sole proprietorships and limited liability companies require different forms.

If you are an employee at a firm and work on separate contract projects on the side, you may be able to pay your taxes without following the quarterly schedule. You can ask your employer to withhold more taxes from your paycheck to cover your entire obligation. Ask a tax professional if this method can work for you.

When you start filing taxes as a self-employed business owner, you'll notice that you seem to pay a higher tax percentage than a salaried employee would. This is because self-employed individuals are required to pay a self-employment tax. This tax covers two obligations:

- Your Social Security tax.
- Your Medicare tax.

When you're an employee, your employer covers half of these taxes. That's why the rate seems so different when you are working for yourself. To learn more, check out the Self-Employment Tax page on the IRS website.
This extra tax can feel burdensome to self-employed professionals, but there are a few ways you can keep your tax obligation down. Your best bet is to hire a licensed tax professional to help you with deductions – at least until you get the hang of it yourself.

In the meantime, here are a few things you can do to get a head start:

- **Be organized and scrupulous with your records.** Get in the habit of keeping receipts from business transactions and recording them as soon as you get back to the office. You should keep track of your business mileage, too. Even short business errands can count toward a mileage deduction – all those small trips really add up. Be sure to neatly organize your deductions in a spreadsheet so that your tax professional won’t have to sift through a shoebox of receipts. The longer it takes them to do their work, the more you can expect to pay for their services.

- **Don’t sell yourself short. Business deductions are everywhere.** You can save yourself a lot of money simply by making yourself aware. Marketing efforts and office space expenses are just a few costs you can write off as deductions. Most expenses that help you run your business can be counted as a deduction, as long as they’re within reason and the scope of your state’s laws. If you aren’t sure whether an expense will “count,” don’t disregard it. Keep those expenses separate from the ones you are certain about. Bring both records to your tax professional so they can sort things out.

- **Save for retirement.** Some sole practitioners can receive a Savers Credit by making eligible contributions to a retirement fund. You can learn more about this option by reading the Get Credit for Your Retirement Savings Contributions page on the IRS website.

For a more complete overview of your tax obligations, visit the IRS’s Self-Employed Individuals Tax Center.
When to Update Your Architecture, Engineering, or Design Firm’s Business Insurance Policies

As your business grows and changes, so do your insurance needs. This is particularly true for architects, engineers, and design professionals whose contracts frequently include insurance provisions.

Even if a change happens before it’s time to renew your plan, you can still update your policies. Most insurance plans include provisions for “significant events,” which allows you to adjust coverage when you need to – even in the middle of the year.

So when should you call up your insurance agent? Any time your business…

• **Moves to a new location.** This is particularly true for business owners who are moving from a home office to a commercial one (and vice versa). Moving from rented to owned spaces is also considered a significant change. Chances are, the Property Insurance policy you purchased to protect your old space won’t cut it in the new one. (Same goes for your General Liability Insurance.) Lastly, a move across state lines means you’ll need to reevaluate your policies, as states have different insurance requirements.

• **Adds or changes services.** This could be anything from adding another specialization to partnering temporarily with another professional. In the design industry, some projects are inherently riskier than others. If you are an architect who starts working on a lot of condo developments, for example, you might require a higher limit on your Professional Liability policy.

• **Purchases a business vehicle.** Makes, models, and years of vehicles can all affect premium prices. The same holds true for purchasing new personal vehicles, if you use those vehicles for work.

• **Expands its operations.** If the time comes for you to hire employees, a phone call to your insurance agent is in order. As soon as you hire someone, you’re subject to state laws that regulate Workers’ Compensation Insurance. (To learn more about your state’s requirements, check out our guide, “Workers’ Compensation Insurance Laws by State.”)

When your small business experiences a significant change, it’s time to update your insurance policies.
Conclusion

The insurance needs of architects, engineers, and designers fluctuate frequently. It’s important to stay on top of your policies so that you have adequate coverage when you need it. Also, be sure to carefully review your contracts with an eye out for insurance provisions. If you miss a client’s insurance stipulations and sign the contract without adequate coverage, it could be considered a breach of contract and they could have the right to sue your business.

At insureon, we know the world of business insurance can be complex and confusing. So let us help you with the questions that come up along the way. Feel free to contact an insureon agent or fill out an online insurance application to get an idea about your insurance rates.
QUICK RESOURCES

A.M. Best's Insurance Provider Ratings Tool

Federal Government Healthcare Website
- Individuals & Families Marketplace
- Small Business Health Options Program (SHOP)
- “What If I’m Self-Employed?”

Insurance Journal’s Property Losses Chart

insureon Business Interruption Insurance [video]

insureon’s “Workers’ Compensation Insurance Laws by the State” page

Internal Revenue Service Website
- Estimated Taxes
- Get Credit for Your Retirement Savings Contributions page
- Self-Employed Individuals Tax Center
- Taxes for Sole Proprietorships and LLCs

Kaiser Family Foundation (KFF) Individual Mandate page

KFF’s Subsidy Calculator

National Society of Professional Engineers’ Liability of Employed Engineers page

News Stories and Articles Mentioned in this eBook
- “Contract Engineering Jobs”
- “Is Your Home-Based Business Covered?”
- “What Is an Additional Insured?”
- “Architects – Property and Liability Coverage Issues”
- “The Road to AEC Project Execution Success”
White Papers

- Blue Cross Blue Shield of Rhode Island’s Individual Mandate Factsheet [PDF]
- “Climate Change Preparedness and the Small Business Sector” [PDF]
- “Going It Alone: Practice as a Solo Practitioner” [PDF]
- “Tort Liability Costs for Small Businesses” [PDF]
- “The Mitigation of Risk in Construction” [PDF]