

# BUSINESS INSURANCE FOR ACEC MEMBER FIRMS



ACEC Business Insurance Trust (BIT) has partnered with The Hartford to create a customized insurance program

exclusively for ACEC member firms. Established more than 35 years ago, coverage through the ACEC BIT program is designed specifically for member firms like yours under the direction of a group of trustees who are practicing engineers and understand the insurance needs of ACEC member firms. When insured with ACEC BIT and The Hartford, your policy provides comprehensive coverage at competitive rates. More than 800 member firms have placed their trust in The Hartford.

## EXCLUSIVE COVERAGE OPTIONS DESIGNED FOR ACEC MEMBERS

### Business Owner's Policy (BOP)

The Hartford offers two critical insurance coverages: business property and business liability, in one policy. This convenient policy can help protect your business against fire, theft, lawsuits and more.

Exclusive Property Coverages for ACEC members:

- Consulting Engineers Property Coverage helps cover property including, but not limited to: scientific instruments, cell phones, laptops, watercraft, models and drawings, job site office trailers, and cameras.
- ACEC Stretch® and Super Stretch® bundles engineering-specific additional coverages for one low price including, but not limited to: Accounts Receivable, Computers and Media, Extended Business Income endorsement to include Billable Hours option, and includes joint ventures as an additional insured.

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Risk Management • Insurance • Surety  
For The Design & Construction Industry

The Buck's Got Your Back.





## Workers' Compensation

As an additional benefit to ACEC member firms, workers' comp customers obtain specific coverages that aren't automatically included. These coverages include:

- Endemic Disease
- Repatriation
- Defense Base Act
- Maritime
- Voluntary Compensation
- Foreign Voluntary Compensation
- Longshoreman & Harbor Workers' Comp Act
- Stop Gap

With The Hartford's workers' comp, you can elect to pay your premium with payroll billing. Payroll billing relies on real-time payroll to calculate your premiums, resulting in more accurate premium payments. And if you select this option, there are NO Large down payments, NO Monthly billing or finance fees; and NO Fees or service charges for electing this option.

## Business Auto

With business auto coverage from The Hartford, you get:

- A broad form endorsement – automatically added to every policy at no additional cost – providing critical coverages such as Loan Lease Gap, Hybrid Payment and Electronic Equipment (existing).
- Accident forgiveness – Fender Bender Forgiveness will help eliminate the worry of a small incident driving up rates and by staying claim free for three years, your next claim will be forgiven.
- Discounts for safety features and for use of telematics devices.<sup>1</sup>

ACEC and The Hartford are committed to providing you with insurance solutions that not only help protect your business but also help you prevail when the unexpected happens.

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### CONTACT ME FOR A QUOTE TODAY!

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Property

Liability

Workers' Comp

Business Auto

<sup>1</sup> Telematics refers to the use of wireless device technologies to transmit vehicle use data, in real time, back to a company. Proof of installation/activation and use is required; discount applies to liability, medical payments, and comprehensive and collision coverages. Proof includes: service agreement/acknowledgment with telematics provider; user agreement with telematics provider; activation confirmation document/contract with OEM; summary report with telematics information or vehicle diagnostics report based on telematics use.

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