



# PROFESSIONAL LIABILITY INSURANCE ARCHITECTS & ENGINEERS





In the past 40 years, Riverlands Insurance Services has grown into one of the South's major insurance agencies. With over 90 insurance professionals, Riverlands is one of the fastest growing companies in the South. We serve a wide variety of industries, including architects, engineers and construction professionals who work around the world.

Riverlands began as a small business. We know the challenges every business owner faces when shopping for insurance coverage. We do our best to take the complications out of the process so you can focus on growing your own business.

Professional liability coverage is a specialty that should be handled by an insurance agency that understands your needs and can anticipate potential coverages and, most importantly, secure the best price. Riverlands is in a unique position to do that, thanks to our special relationships with underwriters. We can work directly with our underwriters to structure the policy that is best for you.

Let Riverlands evaluate your current coverage. You would be surprised at how often businesses overlook opportunities because they have not taken the time to obtain a review. The market is ever-changing and our analysis might surprise you. Risk-free, no-cost.

Nolan Louque Jr.  
Owner / CEO

Donna Rollo DiCarlo CLTC, LUTCF  
Owner / President

ARCHITECTS

CONSTRUCTION MANAGERS

CONSULTANTS

DESIGN/BUILD

ENGINEERS - CIVIL,  
ENVIRONMENTAL, HVAC,  
MECHANICAL, TRAFFIC

ENVIRONMENTAL FIRMS

INTERIOR DESIGNERS

LAND SURVEYORS

LANDSCAPE ARCHITECTS





## WHY RIVERLANDS?

We do not ascribe to the “one size fits all” method of insurance coverage. Riverlands evaluates each client’s business to identify potential exposures and we do our best to secure the most comprehensive coverage at the most competitive price.

- No design professional limitations
- No annual billing restrictions – Riverlands writes large and small accounts
- Deductibles range from small to large
- Ability to draft surety bonds
- Ability to craft self-insured retention (SIR) programs
- Ability to write design/build accounts
- Ability to write construction management firms
- Ability to provide ancillary coverage sub-limits on one policy
- Employment practices liability directors and officers liability
- Business interruption coverage containing tailored enhancements such as loss of research and development expenditure and project delay costs
- Free risk control
- Optional extended reporting periods per 12-, 24- and 36-month iterations are built into the policy forum
- Multi-year policies available
- Three-year policy term available

We ensure that all of our clients have full prior acts (tail coverage) with confirmation of continuous/uninterrupted claims made coverage. This permits full continuity with prior professional liability policies and eliminates any potential gaps in coverage. The result is protection for the corporation and individual employees, protecting corporate assets.



## UNDERWRITING FOR SPECIALIZED MARKETS

Riverlands has strong relationships with underwriters to offer competitive pricing on risks. This results in premium savings and better coverages than what might be offered by the traditional insurance markets.

## CONTRACT REVIEW AND ANALYSIS

Many of the insurance companies we represent offer specific and tailored risk management loss control services. We are an integral partner in evaluating and facilitating risk management assistance.

## JOINT VENTURE SUPPORT

Joint ventures are unique entities that present their own set of insurance nuances. Riverlands offers individual and tailored coverage to suit the needs of traditional and nontraditional joint-venture entities.

## FREE COVERAGE ANALYSIS

So often companies wind up paying higher insurance premiums simply because they have been lulled into complacency.

Don't be.

Riverlands will evaluate your insurance coverage to make sure you're fully protected at a competitive price. It is not uncommon for our agents to uncover problem areas that should be rectified. Often we are able to offer the same or better coverage at a **lower price**.



**Riverlands Insurance Services**  
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