

Architect Business Insurance Buying Checklist



1. Start With What You're Required to Carry

Check legal and contract requirements before you shop.

Practice snapshot

Practice / firm name

State(s) where you practice

Employees

Primary architectural services

License state(s)

Main client type

Requirement checks

☐ I checked workers' comp rules for every state where I employ staff.

☐ I noted any client-required professional liability or general liability limits.

☐ I confirmed whether the client requires a certificate of insurance (COI).

☐ I checked whether the client must be added as an additional insured.

Client and contract requirements

Requirement	Required?	Limit or wording	Who requires it?
Professional liability			
General liability			
Workers' comp proof			
Certificate of insurance (COI)			
Additional insured endorsement			
Other			

Starting point

Use legal and contract requirements as your baseline. Page 2 helps you identify risks that may still need protection even when nobody requires it.

1

Required
coverage

2

Match
risks

3

Set
limits

4

Research
providers

5

Compare
quotes

6

Review
policy

7

Review
changes

2. Match Your Coverage to How You Actually Work

Build the rest of your insurance mix around the work you really do.

What does your architecture practice actually do?

- ☐ I provide construction administration or make regular site visits.
- ☐ I store or exchange project files and client information digitally.
- ☐ My practice owns a vehicle used for business travel.
- ☐ I own computers, office equipment or other business property.
- ☐ I employ staff who work in the office or visit project sites.
- ☐ Other: _____

Match the exposure to coverage

What could happen?	Coverage to investigate	Applies to me?	Question to ask
A client alleges a design or documentation error caused a loss	Professional liability		
A client is injured or property is accidentally damaged	General liability		
Project files or client information are compromised	Cyber insurance		
Office equipment or business property is damaged	Commercial property / BOP		
A business-owned vehicle is in an accident	Commercial auto		
An employee is injured because of work	Workers' comp		

Coverage questions I still need answered:

Risk check

Add a policy because a real loss could affect your practice, not because it appears on a generic insurance list.

1

Required
coverage

3. Use Your Projects to Set Your Coverage Limits

Choose limits using project size and realistic loss potential.

Project details to size around

Largest project construction value

Highest client-required PL limit

2

Match
risks

Highest client-required GL limit

Largest fee / contract value

3

Set
limits

Current professional liability limit

Current general liability limit

4

Research
providers

Serious loss example

Your fee is not your maximum exposure. A firm that earns \$40,000 in design fees could end up with \$70,000 in redesign and related project costs if an error has to be corrected after construction begins.

5

Compare
quotes

Questions to answer before I choose a limit

- ☐ I used the contract minimum as a starting point, not the answer.
- ☐ I considered the size and type of projects I take on.
- ☐ I estimated what one serious professional liability claim could cost.
- ☐ I checked whether a larger or more complex project calls for higher limits.

6

Review
policy

7

Review
changes

Limit check

Choose limits that reflect the work you actually take on, not only the minimum written into a client contract.

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4. Look Beyond Price When You Research Providers

Find an insurer whose service model fits the way you want to buy and manage coverage.

What kind of support do I want?

- ☐ I prefer to quote, buy and manage coverage myself.
- ☐ I want an agent or specialist to help me choose coverage.
- ☐ I regularly need COIs or additional insured updates.
- ☐ I value contract review or pre-claim support.
- ☐ I want to keep several policies with one carrier.
- ☐ I sometimes take occasional independent projects.

Provider fit questions

What to compare	What I need to know
Architect-specific PL	Is professional liability designed for architects or broad professional services?
Policy tools	Can I handle COIs, additional insureds or routine changes online?
Support model	Will I get self-service, an agent or design-industry specialists?
Pre-claim help	Can I get contract review or help before a dispute becomes a claim?
Claims support	Who handles design-related claims once one is reported?
Coverage breadth	Can I keep most of my business policies with this insurer?

Providers I want to quote:

Provider check

Pick the service model that fits you before price starts driving the decision.

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5. Compare the Same Coverage Before You Compare Cost

Use one setup so price reflects comparable protection.

Use consistent business details

Annual revenue

Employee count

Payroll

Largest project construction value

Main architectural services

Business-owned vehicles

Coverage setup I want quoted

☐ Professional liability

☐ General liability

☐ Cyber insurance

☐ Commercial property

☐ Commercial auto

☐ Workers' comp

Quote comparison

Comparison point	Quote A	Quote B	Quote C
Provider			
Monthly or annual premium			
Professional liability limit			
General liability limit			
Deductible			
Same coverage types included?			
Anything missing?			

Price check

If a quote changes a limit, deductible or coverage type, fix that difference before you compare premiums.

6. Read the Policy, Not Just the Quote

Check the wording that determines how your protection actually works.

Items to review closely

- ☐ I checked the exclusions that apply to my practice.
- ☐ I confirmed the definition of professional services matches my work.
- ☐ I verified the professional liability retroactive date.
- ☐ I know whether defense costs reduce my policy limit.
- ☐ I reviewed cancellation and nonrenewal notice terms.
- ☐ I asked about anything I could not explain in plain language.

Retroactive date example

If your policy only covers work performed after January 1, 2025, a claim made in 2026 over a project you completed in 2024 may not be covered.

Policy wording notes

Item	What my policy says
Definition of professional services	
Retroactive date	
Key exclusions	
Defense costs	
Cancellation / nonrenewal notice	

Policy check

Two policies with similar limits can protect you differently. Ask the insurer or agent to explain wording you do not understand before you bind coverage.

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7. Revisit Your Coverage When the Practice Changes

Review coverage when the way you work expands or shrinks.

Change triggers to watch for

- ☐ I started taking larger projects or reduced project volume.
- ☐ I added a service or stopped offering one.
- ☐ I hired employees or reduced staff.
- ☐ I added or sold a business-owned vehicle.
- ☐ I opened or closed an office.
- ☐ My equipment or digital-data exposure changed materially.

Coverage to revisit

Business change	Coverage to revisit	Action
Project size or volume changes	Professional liability / limits	Recheck project exposure and client requirements
Add or drop services	Professional liability / cyber	Confirm the work and data exposure still fit the policy
Hire or reduce staff	Workers' comp	Update payroll and classifications
Add or sell a vehicle	Commercial auto	Add or remove vehicles and drivers
Open or close an office	Commercial property / BOP	Update locations and property values

Questions for my next policy review:

Change check

Growth can create new gaps, but downsizing can leave you paying for protection you no longer need. Recheck coverage whenever the practice changes.