

# Design Professional Liability Insurance

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## TRAVELERS CLAIM SERVICES GUIDE

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Design professional liability insurance protects you from claims of professional malpractice. It includes design services provided in your capacity as an architect, engineer, land surveyor, landscape architect, construction manager, scientist and/or technical consultant. It also provides coverage for personal injury offense and network and information security offense-related claims. Additional benefits are provided for a qualifying crisis event and disciplinary proceedings.

### How do I report a claim?

Immediately notify your agent or broker when a claim is made against you or you wish to make a claim. You must also comply with any other specific claim reporting instructions set forth in your policy.

#### To notify Travelers directly, please contact:

Fax: 888.460.6622

Email: [BSIclaims@travelers.com](mailto:BSIclaims@travelers.com)

Travelers Bond & Specialty Insurance  
385 Washington Street  
St. Paul, MN 55102

**Please refer to your policy for your duties in the event of a claim.**

### What is a claim?

#### If you think it is a claim, it probably is.

A claim can come in several forms. It could be a demand for money or other services, a lawsuit, a request for arbitration or mediation, or a written request to toll or waive a statute of limitations as to a civil or administrative action.

### What happens after I report a claim?

The life cycle of a claim varies depending on the nature of the claim. However, the claim process generally includes the following steps:

#### 1. Acknowledgment

A letter will be sent to you and your agent to acknowledge Travelers' receipt of the claim notice. This acknowledges receipt of the matter and provides you with a claim number and the name and contact information of the claim professional assigned to the matter.

#### 2. Information gathering and investigation

The claim professional will begin the investigation into the matter. During this process, you may receive communications requesting additional information in order to assist in the investigation of the claim.

#### 3. Coverage determination

The claim professional will contact you and discuss the handling of the claim, the circumstance of the claim, and your policy, including the terms, conditions and exclusions that may apply to your claim.

#### 4. Resolution

The claim professional will work directly with you, and if applicable, defense counsel, and will review and evaluate the claim on an ongoing basis, to achieve a timely and efficient resolution of the claim. If you agree to resolution of a claim by mediation, the deductible obligation will be reduced by 50 percent subject to a maximum reduction of \$25,000.

## Superior customer service

Travelers understands that life is full of uncertainty. Rest assured that, whenever possible, our claim professionals are ready to help. When you call, you can always expect to be assisted promptly and treated with the utmost respect, integrity, professionalism and skill.

**Just call us at 1.800.842.8496**

## Pre-claim assistance for potential claims

A potential claim is any conduct or circumstance that might reasonably be expected to be the basis of a claim, such as:

- A written or verbal threat to make a claim
- A subpoena for documents or testimony
- Your awareness of an actual or alleged error, even though no claim has been made
- When you feel sufficiently worried about a project that you believe a claim may result

You should report a potential claim to Travelers as soon as possible. At Travelers' discretion, we will provide pre-claim assistance. This is a free service that covers expenses incurred in the investigation of a potential claim and is not subject to a deductible. It may help prevent a potential claim from becoming a claim. It may also facilitate claim repair, mitigate claim exposures and help you to avoid the adverse publicity associated with litigating a claim.

## When should I report a claim?

You should report a claim as soon as possible. This means that as soon as you become aware of a claim, you should report the matter. When in doubt, report it and let Travelers make the determination as to whether the matter is or is not a claim. The sooner Travelers is notified, the sooner we can become involved in the process and offer assistance to you. A delay in reporting may cause all or part of a claim to fall outside of the coverage provided.

## Who will handle my claim?

Design professional claims are handled by a dedicated design claim team with significant industry and legal experience. Our claim professionals are located throughout the United States and provide personal, localized claim service. We work directly with insureds, policyholders, agents and brokers and are committed to delivering world-class service to all our customers.

## Do I need to hire an attorney?

Generally, Travelers Bond & Specialty Insurance has a right and a duty to defend any claim covered by your policy and, as needed, will retain an attorney to represent your interests. Travelers has established relationships with highly experienced lawyers who specialize in defending design professional claims. Your defense counsel will be selected on the basis of the claim's complexity and exposure.

## How will my deductible be processed?

You are responsible for paying the deductible before any damages or defense expenses are paid by Travelers. If your deductible applies to defense expenses, you will be billed for the approved invoice. Any billed amounts in excess of your deductible, up to the applicable policy limits, will be paid by us. Similarly, if your deductible applies to damages, you will be responsible for paying that portion of the settlement within your deductible.

## Does Travelers provide other services?

### Risk Control Customer Portal

As part of your coverage, Travelers includes access to a variety of Risk Management online resources, including claim studies, advisory bulletins, webinar recordings, contract guides and more on the Travelers Risk Control Customer Portal at **RiskControl.com**. These resources were developed for your business and provide a variety of scenarios to keep you aware of industry risks and how to mitigate potential issues.

First time logging in? Be sure to have your Travelers Professional Liability policy number handy. Still have questions? Your agent can help.



[travelers.com](https://www.travelers.com)

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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