



**DESIGNED FOR THE UNE  PECTED**



## Design Professional Liability

### COVERAGE HIGHLIGHTS

Every day, you face exposure to costly liability claims just by doing business.

#### Why you need protection

**Your business and financial security depend on how well protected you are.**

As a design professional, you know that every successful job begins with a clear understanding of your customer's needs paired with your plan to meet those needs. Travelers understands that, regardless of how well you plan for a project, the potential for mistakes in the performance of services is still very real, and your financial security can depend on how well protected you are from a lawsuit or claim.

#### Coverage highlights

Travelers Design Professional Liability policy offers errors & omissions (E&O) coverage that is specifically built to protect design firms. No matter the size of your business – large, medium or small – our coverage is designed for the unexpected and is tailored to protect from an array of emerging exposures. This coverage can help protect your firm against losses resulting from negligence, errors and omissions in the performance of professional services. This E&O policy can be tailored to fit your business needs and includes design services provided in your capacity as an architect, engineer, land surveyor, landscape architect, construction manager or technical consultant.

And if a claim should arise, Travelers has a dedicated design claim team with significant industry and legal experience that provides personalized and local claim services.

#### Key policy benefits:

- Network and information security offense coverage
- Crisis event expense coverage
- Claim services and pre-claim assistance

#### Risk management resources

No matter the size of your business, all policies include coverage and services such as our expansive risk management resource library to assist in protecting your business while helping to avoid potential exposures. These resources include claim studies, advisory bulletins, webinar recordings and more and are all available on the Travelers Risk Control Customer Portal at **RiskControl.com**. These resources were developed for businesses like yours and provide a variety of scenarios to keep you aware of industry risks and how to mitigate potential issues.

#### Claim scenarios

##### Worldwide coverage

Your firm does design work on a project in a foreign country, a much more common and frequent scenario in today's global business environment. A claim is made against your firm in that country during your policy period. Your worldwide coverage insures you for liability arising from your professional services and provides you with a defense to the claim in that foreign jurisdiction.

## Pre-claim assistance

The owner and general contractor are in litigation. The owner seeks your assistance as the architect of record, including notice of your deposition. No claim or demand has been made by either party against you, but you are concerned that you may be sued and brought into this lawsuit. Travelers can provide assistance to you, including experienced claim, legal or expert advice as it deems appropriate. Under your *Travelers 1st Choice+*<sup>®</sup> for Design Professionals liability policy, your deductible is not triggered, nor are your policy limits reduced for any dollars spent on this assistance.

## Why Travelers?

- We've provided effective insurance solutions for more than 160 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices nationwide, we possess national strength and local presence.
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.



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**Travelers Design Professional Liability Coverage. Designed for the Unexpected.**  
To learn more, talk to your independent agent or broker or visit **travelers.com**.

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