

# Design Professional Liability

## COVERAGE HIGHLIGHTS

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

### Why you need protection

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 these 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 1st Choice+*<sup>®</sup> is specifically designed to offer protection to design professionals for the array of emerging exposures you face. This coverage can help protect your firm against losses resulting from negligence, errors, and omissions in the performance of professional services. This errors and omissions 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.

Key policy benefits:

- Network and information security offense coverage
- Crisis event expense coverage
- No “consent to settle” clause
- Claim services and pre-claim assistance

### Risk management resources

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



### 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+* 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 150 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 knows Design Professionals Liability.

To learn more, talk to your independent agent or broker or visit [travelers.com](https://www.travelers.com).

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Available through the *Travelers 1st Choice+*<sup>®</sup> suite of products.

[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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