

Professional Liability for Design Professionals

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 Canada 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+® is specifically designed to offer protection to design professionals for the array of emerging exposures you face and 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 offence coverage
- Disciplinary proceeding expense coverage
- Crisis management expense coverage
- Softened "hammer" clause
- Pre-claims assistance
- Mediation credit
- Automatic predecessor firm coverage
- Document replacement or restoration expense coverage
- Loss of earnings coverage
- No retention applies to defence expenses and defence expenses are in addition to policy limits for claims brought in Canada
- The limit or retention does not apply to pre-claims assistance, disciplinary proceedings expense coverage, or to document replacement or restoration expense coverage



Risk management resources

As part of your coverage, Travelers Canada includes webinars and newsletters to assist you in proactively mitigating the risks associated with your practice. We also offer contract review services, as required.

Additional coverages available as part of our modular product

- Cyber
- Directors and officers liability
- Crime
- Employment practices liability
- Fiduciary
- Kidnap & Ransom
- ID theft

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 local defence counsel in that foreign jurisdiction to defend the claim.

Pre-claim assistance

A project owner and general contractor are in litigation. The owner seeks your assistance as the architect of record, requiring you to attend at an examination for discovery. 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 Canada 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 assistance provided.

Why Travelers Canada?

- We have 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 rating agencies for our financial strength and claims-paying ability.
- With offices across Canada, we possess national strength and local presence.
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.

Travelers Canada knows design professional liability.

To learn more, talk with your broker or visit Travelerscanada.ca.



Available through the Travelers 1st Choice+® suite of products.

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