

# Design Professional Liability

## APPETITE AND COVERAGE HIGHLIGHTS

### Travelers Canada's core appetite

Size: Annual revenues up to \$25 million

#### In our appetite eligible disciplines include:

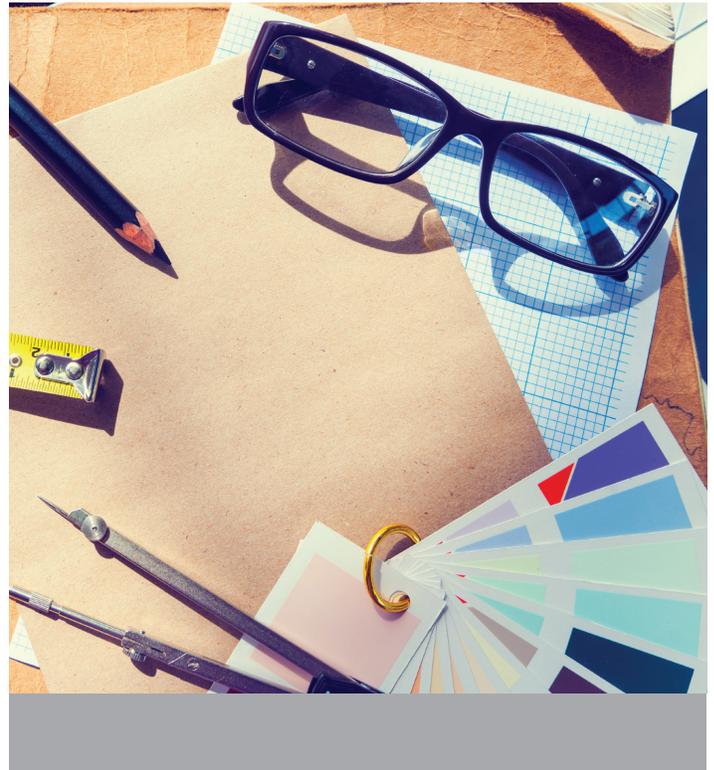
- Architects
- Civil engineers
- Electrical engineers
- Environmental engineers and consultants
- Landscape architects
- Land surveyors
- Mechanical engineers
- Structural engineers
- Interior designers
- Other construction and design consultants

#### Out of appetite ineligible disciplines include:

- Chemical or petrochemical engineers
- Nuclear engineers
- Geotechnical/soils engineers
- Marine engineers
- At-risk construction managers
- Firms that design, sell or manufacture products

### Why your clients need protection

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



Travelers Canada can help protect your clients through our customized management liability insurance coverages. Policies include a diverse range of coverages including not only professional liability coverage but also directors and officers liability, crime, CyberRisk and fiduciary liability. Choose either stand-alone coverage or a suite of coverages on a single policy and get the coverage that fits their unique exposures. Travelers Canada has the flexibility to adapt to your client's business.

## Coverage highlights

*Travelers 1st Choice+*<sup>®</sup> is specifically designed to offer protection to design professionals for the array of emerging exposures they face and can help protect their firm against losses resulting from negligence, errors or omissions in the performance of professional services. This errors and omissions policy can be tailored to fit your client's business needs and includes design services provided in their capacity as an architect, engineer, land surveyor, landscape architect, construction manager or technical consultant.

### Key programs features:

- Low minimum premiums
- Multi-year option on the majority of classes
- Zero retention on the majority of classes
- Mediation credit
- Regionalized and specialized claim representatives
- Direct bill and multiple payment options including installments available
- Broad appetite for non-licensed design construction and environmental consultants
- Worldwide coverage - applies to claims made and wrongful acts occurring anywhere in the world where legally permissible. Includes option to pay loss in mutually acceptable jurisdictions, where permissible, or payment of loss to the named insured on account of its financial interest in an insured organization
- Automatic predecessor firm coverage

### Key policy benefits:

- Network and information security coverage - broadly defined to include failure to prevent unauthorized access to or use of private or confidential information of others and failure to provide notification of a data breach, if required by law
- Crisis management expenses up to \$35,000 limit
- Defence expense coverage for proceedings under the Ontarians With Disabilities Act, the National Housing Act, the Occupational Health & Safety Act or similar legislation

- Disciplinary proceedings expense coverage up to \$50,000 limit
- Document replacement or restoration expense coverage up to \$35,000 limit
- Loss of earnings coverage up to \$15,000 for the Policy Year
- Defence expense coverage for fines and penalties
- Softened "hammer" clause
- No mould exclusion
- Broadly defined professional services – includes construction management and technical consultants
- Pollution incident liability coverage
- Broad definitions of insured persons, personal injury offence, wrongful act
- Experienced claims service
- Pre-claims assistance
- The limit or retention does not apply to pre-claims assistance, disciplinary proceedings expense coverage, or to document replacement or restoration expense coverage
- No retention applies to defence expenses and defence expenses are in addition to policy limits for claims brought in Canada
- Policy is non-rescindable with respect to insured persons and non-cancellable except for non-payment of premium
- 90 days' notice of non-renewal

### Risk management resources

As part of your client's coverage, Travelers Canada includes:

- Contract review services
- Periodic risk management newsletters highlighting relevant topics for the design professional
- Seminars and webinars addressing current risk management topics to assist your clients in proactively mitigating the risks associated with their practice

## Travelers Canada knows design professional liability.

To learn more, talk to your Travelers Canada underwriter, or visit [travelerscanada.ca](http://travelerscanada.ca).



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

[travelerscanada.ca](http://travelerscanada.ca)

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