



Design Professional

Trust. Partnership.

An insurance policy is a promise. Promises are built on trust. Our promise is to bring you the resources and protection you need to support your business during a claim.

When you're involved in a project dispute or claim, depend on us to provide you with the advice you need. We hold ourselves accountable to deliver the highest levels of technical expertise and client service. And we do it in a way that makes sense for your practice and your reputation. We promise to expertly investigate, manage, and work towards a resolution. We're committed to helping you avoid disputes by bringing you the expertise and guidance of leading loss prevention specialists. We partner with law firms with a track record of producing positive results. We'll take care of the legal matters so you can get back to what you do best—designing successful projects.

When you understand risk, business is less risky. AXA XL gives you the tools you need for proactive risk management with our Learning Management System (LMS). Save up to 25% on your premium for taking advantage of our education courses and using a Limitation of Liability clause in your contracts. Download our Education Catalog.

Save on professional development costs. Our Education Courses and Workshops provide continuing education credits—at no additional cost. Many are HSW-qualified, and all are registered with the American Institute of Architects. Engineers can generally use certificates of completion to self-report Professional Development Hours.

Exclusive 24/7 access to the AXA XL Contract eGuide. The eGuide provides you with timely information and advice on today's hottest issues, it also lets you copy and paste recommended contract language directly into your agreements.

Early Warning System. Solving a pre-claim problem is much less expensive and faster than resolving a claim. If a problem arises, our experienced Claim Consultants go to work to resolve the issue as quickly and cost effectively as possible—without impact to your deductible, liability limit or premium unless the problem or dispute becomes a claim.

Well-written contracts are the best defense against claims. If you incorporate at least three of our recommended practices, you'll qualify for a 75% deductible credit for claims resolved within one year—50% thereafter—up to \$35,000.

Mediation can save you time, money and business relationships. Resolve your claim through mediation and get up to a 75% deductible credit for claims resolved within one year.

Protect your assets and your reputation with Cyber Suite for Design Professionals. Add this critical coverage for privacy and network security liability as well as data breach response expenses. What's more, coverage can be customized for your level of risk with dedicated limits, separate from your professional liability limit.

Add an Employment Practice Liability endorsement to your policy to better manage these risks. Don't wait until an EPL suit lands on your desk to protect your firm! Coverage can be customized for your level of risk with dedicated limits, separate from your professional liability limits.

You should expect more than an invoice and a policy...

Insurance buyer's checklist for A/Es

Here's a list of attributes that we think every carrier should offer to provide genuine value. If there are gaps between what is important to you and what you're getting, it suggests you could improve the return on your insurance investment—and we can help you with that.

	IMPORTANT	CURRENTLY PROVIDED
THE RIGHT CARRIER		
Financial strength and stability: A+ (stable) by Standard & Poors and AA- (stable) by Fitch?	<input type="checkbox"/>	<input type="checkbox"/>
Quality of reputation: Carrier provides the resources and protection you need?	<input type="checkbox"/>	<input type="checkbox"/>
Worldwide coverage: Policies apply to wrongful acts committed and claims made and reported anywhere in the world?	<input type="checkbox"/>	<input type="checkbox"/>
Longevity within the A/E market: At least 40 years in the market?	<input type="checkbox"/>	<input type="checkbox"/>
Long-term commitment to and advocacy for the A/E profession: Carrier collaborates regularly with professional organizations like the American Institute of Architects, the American Council of Engineering Companies and the Engineers Joint Contract Documents Committee?	<input type="checkbox"/>	<input type="checkbox"/>
THE RIGHT PROGRAM		
Flexible limits, deductibles and exclusions: Practice policy limits up to \$10M available?	<input type="checkbox"/>	<input type="checkbox"/>
Cyber and EPL coverage: With the convenience of one policy?	<input type="checkbox"/>	<input type="checkbox"/>
Coverage tailored to my firm's unique risks: Project excess coverage available?	<input type="checkbox"/>	<input type="checkbox"/>
Regional A/E claim consultants	<input type="checkbox"/>	<input type="checkbox"/>
No cost loss prevention assistance	<input type="checkbox"/>	<input type="checkbox"/>
Customer satisfaction: Documented year-after-year with claim service surveys?	<input type="checkbox"/>	<input type="checkbox"/>
Dedication to early claim resolution: Deductible credit for incorporating recommended practices—75% for claims resolved within one year—50% thereafter—up to \$35,000?	<input type="checkbox"/>	<input type="checkbox"/>
Support of mediation for alternative dispute resolution: Deductible credit up to 75% for claims resolved within one year—50% thereafter—up to \$25,000 ?	<input type="checkbox"/>	<input type="checkbox"/>
Learn & earn premium credits: Up to 10% for completing one course or workshop per year and up to 15% for using a Limitation of Liability clause in your contracts?	<input type="checkbox"/>	<input type="checkbox"/>
Professional development courses & workshops: That earn AIA approved learning units?	<input type="checkbox"/>	<input type="checkbox"/>
The AXA XL Catlin Contract eGuide with copy/paste for recommended contract language?	<input type="checkbox"/>	<input type="checkbox"/>
Monthly newsletter: That provides practice management information that can help you avoid risk, preserve client relationships and increase your profitability?	<input type="checkbox"/>	<input type="checkbox"/>
THE RIGHT PARTNER		
Trust: Does the carrier help your firm stay profitable and out of trouble?	<input type="checkbox"/>	<input type="checkbox"/>
Resources: Do you receive tools and insight to help you thrive in a changing world?	<input type="checkbox"/>	<input type="checkbox"/>
Reliability: Does your risk management program provide peace of mind?	<input type="checkbox"/>	<input type="checkbox"/>

To learn more about our risk management program and get free risk management tools visit axaxl.com/dp.

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

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