



## Design Professional

# Not just a policy. A partner.

### Policy benefits

#### Broad professional services definition

Coverage extends to traditional design professional services and expands to developing service offerings, including the use of expanding technology methods such as BIM and 3D modeling.

#### Broad definition of insured

Coverage extends to retired professionals of the firm as well as predecessor firms.

#### Worldwide coverage

Policies apply to wrongful acts committed and claims made and reported anywhere in the world.

### Policy features

- Practice policy limits up to \$10M available
- Specific Project/Specific Client Excess available
- Contractor's Pollution Legal Liability included
- Network Security Liability included
- Up to \$30,000 per policy year for Crisis Management Expenses
- Up to \$50,000 for Administrative and Regulatory Expenses
- Up to 75% deductible credit for settling claims using mediation or for incorporating certain risk management practices into your professional contracts
- Professional Liability coverage for drones and other UAVs. Wrongful Acts arising out of data collected or work product derived from the use of unmanned aerial systems and other vehicles
- Pro Bono Professional Services coverage

### Partner benefits

#### Pre-claims assistance

Our Early Warning System puts a claim consultant to work at the first sign of trouble. This approach saves you time and money, because the costs incurred in resolving a pre-claim dispute do NOT impact your deductible or loss history.

#### Consistently superior claim service

When you pay an insurance premium, you're buying a promise. Our claims service is that promise. We hold ourselves accountable to deliver the highest levels of technical expertise and client service to protect your assets and your reputation.

#### Learn & earn up to 25% premium credits

- Earn premium credits for learning and using the latest techniques in loss prevention and risk management.
- Each policy year, firms that successfully complete an approved education program can earn up to 10% premium credit for the first \$5 million in coverage
  - Up to 15% premium credit for using our recommended Limitation of Liability clause in your contracts

#### AXA XL Contract eGuide

Copy/paste sample contract language directly into your documents with our exclusive **Contract eGuide**. Mobile compatible – take it anywhere!

#### Save on professional development costs

Use our online Learning Management System to earn PDHs at no additional cost. Our courses are registered with the AIA – many are HSW qualified.

**Additional coverage options are available!**

See page 2 for details.

## Additional coverage options for qualifying firms

Convenient options for the other risks you face with dedicated limits separate from your professional liability limit.

## Cyber Suite for design professionals

### Affordable additional coverage for privacy liability and data breach risk

- Broad definition of Privacy and Network Security Wrongful Act including coverage for the wrongful acts of rogue employees and outsourced providers
- Broad coverage for Data Breach Response including coverage for cyber extortion events
- Supplementary payments coverage for Crisis Management Expenses and Administrative and Regulatory Expenses
- Includes AXA XL Cyber Risk Management online education resources
- 24/7 Data Breach Response Hotline – access to data breach coaches specializing in Data Privacy and Network Security.

## Employment Practices Liability for design professionals

### Typical allegations: Discrimination • Harassment • Wrongful termination • Failure to hire • Retaliation

- Broad definition of Insured
- Broad definition of Employment Practices Wrongful Act
- Definition of Loss includes back and front pay, pre- and post-judgment interest, multiplied damages and attorneys' fees
- Defense for ADA and written employee contract claims
- Third-party coverage for claims from non-employees
- Includes AXA XL Employment Risk Management online education resources
- Loss prevention services include EPL Loss Prevention Hotline – EPL attorneys on hand to answer your questions

**Learn more about our suite of products created especially for design professionals. Visit [axaxl.com/dp](https://axaxl.com/dp)**

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