

smartADVANTAGE

XL CATLIN



Insurance
Design
Professional

Design your coverage: *smart*ADVANTAGE

A great fit for firms earning up to \$2M in annual fees

[Why XL Catlin?](#)

Profit from our experience.

For over 40 years, providing the resources and protection small firms need to protect assets and thrive in a changing world.

[Download the application.](#)

Choose professional liability insurance coverage that best meets your needs:

- 1, 2 or 3 year policy terms
- \$0 to \$35,000 deductibles—depending on firm and limit size
- Total limits up to \$3M—including excess for specific job, client, or multiple projects

Not just a policy. A partner.

- Full prior acts covered beginning the third consecutive year of coverage
- Dollar One Defense included—defense costs not subject to deductible
- One Time Aggregate Deductible—at no additional cost
- “Specialist” premium credit for firms with 3 or less project types

Be smart. Qualify for up to:

- [10% premium credit for participating in our education programs](#)
- [15% premium credit for using our recommended Limitation of Liability clause in your contracts](#)
- [75% deductible credit for incorporating at least three of our recommended practices](#)

[Expert Pre-Claim/Claim Service](#)

Report a problem at the onset and we immediately put our resources to work for you—without negative impact to your deductible, liability limit or premium. Our professional liability specialists understand the intricacies of protecting your practice, assets and reputation.

[Loss Prevention Education](#)

Our groundbreaking risk management program gives you a competitive advantage. Check out our [XL Catlin Professional Liability Education Program Catalog](#). Sample our [Education Resources](#).

[Cyber Suite for Design Professionals](#)

Affordable additional coverage for privacy and network security liability and data breach risk.

[Employment Practices Liability for Design Professionals](#)

Typical Allegations:

- Discrimination
- Harassment
- Wrongful Termination
- Failure to Hire
- Retaliation

For more information:

Visit xlatlin.com/dp or use our directory to [contact an XL Catlin agent](#).

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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