



Design Professional

Not just a policy. A partner.

Policy benefits

- **Worldwide coverage.** Policies apply to wrongful acts committed and claims made and reported anywhere in the world. (Refer to policy for specific provisions).
- **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.
- **Loss prevention assistance.** Get pre-claim assistance from experts without erosion of your deductible. Partner with our claims consultants to get ahead of a matter before it becomes a problem, or worse yet, a claim!
- **Industry leading risk management resources.** Join over 60,000 users in our Learning Management System (LMS) community with access to interactive loss prevention courses and case studies. Want to know the most effective contract language or how to avoid claims related to a specific situation? You can easily search our exclusive AXA XL Contract eGuide for the answers you need, and copy/paste sample contract language directly into your documents.

Policy features

- Up to \$10M practice policy limits available
- Specific Project/Specific Client Excess available
- Contractor's pollution legal liability available
- Network security liability included

Policy enhancement highlights

- **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.** Ensure that the good work you do for your community is being protected by your professional liability policy
- **Crisis event and reputation management.** Up to \$30,000 per Policy Year for public relation fees to respond to Crisis Events
- **Legal expense reimbursement for disciplinary hearings.** Same broad coverage, now up to \$25,000 per policy year
- **Legal expense reimbursement for occupational health and safety act.** Same broad coverage, now up to \$25,000 per policy year

Additional Coverage Options are available!

See page 2 for details.

Ask about qualifying for up to:

- 10% premium credit for participating in our education programs

You're going to like working with us.

For more than 40 years our Design Professional team has provided the resources and protection you need. With an incredible blend of people, products, services and technology, we partner with you to find innovative, creative solutions to your risks—from the most familiar to the most complex.

Continued

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
- Defence for 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-ca

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