



**Travelers 1st Choice+ is
the right choice for you**

Travelers 1st Choice+ SM Design Professionals

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

Travelers 1st Choice+ is a new, state of the art, errors and omissions policy that was designed with you, the design professional, in mind. No matter the size of your business, Travelers 1st Choice+ can be tailored to fit your unique needs.

Key policy benefits to meet your needs

Travelers 1st Choice+ has many features to protect your business and anticipate emerging exposure trends. You want coverage that can grow and evolve with you and your business.

Network and information security offense coverage

Travelers 1st Choice+ is pleased to offer our design professional customers with network and information security coverage. As your business continues to expand into the Internet, so does the threat of network and security exposure. For example, network and information security offense coverage will protect you in the event of a network or Internet security breach, so you won't be held personally liable for lost or stolen information.

Crisis event expense coverage

Crisis event expense coverage responds to just about any event in which you believe will have a material adverse effect upon your firm's reputation. Crisis event expense coverage will reimburse you for up to \$10,000 of reasonable fees, costs and expenses incurred by you for consulting services provided by a public relations firm in response to a crisis event.

No "hammer clause"

Unlike other insurance carriers, Travelers liability does not end if you do not agree with a settlement offer to the plaintiff. This coverage enhancement gives you more freedom to pursue the settlement you think is best for your business, not the carrier.

Additional policy benefits include

- Pure claims-made coverage
- Deductible mediation credit
- Joint venture participation coverage
- No exclusion for pollution, asbestos or mold

Ask your agent to walk you through our coverage highlight checklist for further policy benefits.

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Risk management services

Travelers wants to go above and beyond providing superior coverage to our insureds, which is why we also offer risk management services to help you mitigate and prevent claims.

- Risk management newsletter – featuring relevant news-related risk management articles written by outside lawyers and our specialized claim professionals that inform insureds on the latest industry issues and trends.
- Risk Management PLUS+ Online[®] - A risk management Web site with industry related articles and Web-based seminars to help educate insureds on how to reduce or prevent common industry risks and exposures and identify emerging trends.
- Webinars – Online Webinars that feature relevant industry topics hosted by risk management authorities in the industry. Topics include, Green Design, AIA Contract Changes, and Condominium Risk.

Claim services and pre-claim assistance

Our specialized claim professionals have extensive experience handling professional liability claims. In addition, Travelers offers pre-claim assistance, so you can receive expert advice from our staff before a claim is even filed, potentially preventing a claim occurrence or reducing its exposure.

A history of innovation

Travelers has a long history of innovation serving professionals, being the first domestic carrier to offer errors and omissions liability insurance for professionals in 1946. From then to now, Travelers continues to be recognized as a financial leader and authority figure in professional liability insurance protection.

Make the right choice with Travelers 1st Choice+

We can help you make your first choice, the right choice! For more information about Travelers 1st Choice+ for Design Professionals, contact your independent insurance agent or visit travelers.com/1stchoice.



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