

# NEWS RELEASE

Victor O. Schinnerer & Company, Inc.

PROGRAM

SPECIALTY CONSTRUCTION CONSULTANTS

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## Schinnerer Fills Graphic Designers' E&O Needs

Chevy Chase, MD. Victor O. Schinnerer has just introduced a new professional liability program for graphic designers. The policy offers broad coverage for errors and omissions made in the course of performing professional duties. Coverage protects designers against lawsuits for unmet expectations, negligence, design errors and inaccurate advice.

Since graphic designers often carry general liability coverage as required by their landlords, they may believe that they have met all of their insurance needs. However, tort law holds professionals to a higher standard and prescribes that they owe a duty to their clients. "General liability policies may not offer protection for these professionals since they often exclude professional services," explained Marie Bernier, Vice President at Victor O. Schinnerer.

Professional liability coverage is extremely important for small businesses, she emphasized. They are particularly vulnerable to losing their assets as a result of defense costs or large damage awards.

With the number of lawsuits—both frivolous and valid—climbing, it's more important than ever to protect your graphic design firm. "Whether a lawsuit is valid or not, it still costs your firm time and money to defend itself," Bernier says.

Schinnerer's graphic design program is written on a claims-made basis. The program is admitted in all states and underwritten by CNA Insurance. More information on the program can be found at [www.PlanetAEC.com](http://www.PlanetAEC.com).

Victor O. Schinnerer & Company, Inc., is the largest and most experienced underwriting manager of professional liability and specialty insurance programs in the world. Now in its 65th year, Schinnerer serves more than 40,000 insureds across the country through independent agents and brokers.

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