

# FPO



## *Professional Liability:*

### *When Your Reputation is on the Line.*

When you're looking for a Professional Liability program, "close enough" just doesn't cut it. That's why your professional liability coverage under DesignOne fits you like a glove. No matter how big you are, or what your specialty is, we can custom-create a set of coverages that best protects your interests. From A&E Design firms, large to small, environmental to interior designers, and land surveyors, DesignOne is able to meet your professional liability needs.

**DesignOne** matches our coverages to your firm. Never the other way around.

## *Property and Casualty:*

### *Tools of the Trade.*

Most of the value of your firm is locked in the heads of the people that work there. But there are some tangibles that the modern design firm can't do without. Material things like laptops and cell phones, valuable papers and computer files, walls and doors. Under DesignOne's property and casualty coverage, almost everything that can be nailed down – and even some things that can't – are covered.

**DesignOne** protects what you have. So you can go out and earn more.

## *Employment Practices:*

### *Keeping the Peace.*

Employment practices liability coverage helps to protect you against the rising tide of claims brought by employees, such as discrimination, sexual harassment, and wrongful termination\*. Your DesignOne coverage does more than just pay damages and defense costs. The risk management services provided under DesignOne educate and inform your managers and employees and may help prevent problems in the first place.

**DesignOne** also offers Fiduciary and Directors & Officers coverage so you can select any combination of coverages that fit your needs.

\* Study can be found at [www.tillinghast.com/tillinghast/](http://www.tillinghast.com/tillinghast/)

## *Claims Services:*

### *One Call. An Army of Experts.*

Having easy access to our claims representatives can help inform and guide the choices you make, even when an incident doesn't lead to a claim. When a claim does happen, DesignOne's claims services spring into action. Anchored by a network of local claims representatives, your claim generates a personal response within hours. Expert legal teams with extensive design experience analyze your claim to determine how best to proceed. And before we take a single step, we consult with you and lay out a plan to handle your claim. Our claims services are so effective, nine out of every ten companies who have reported claims to us would recommend us to their colleagues. And that's saying something.

With **DesignOne**, you get fast, professional results. Although we hope you never have to find out how good they really are.

## *Risk Management Services:*

### *Minimize Risk While It's Still a Risk.*

DesignOne integrates a broad insurance program with good business practices and sound risk management. CNA/Schinnerer helps you review contracts so you can identify problems before you even initiate a job. We offer risk management workshops and online seminars that help you anticipate what you can do about risk. And our Voluntary Education Program – developed in collaboration with The American Institute of Architects (AIA) and the National Society of Professional Engineers (NSPE/PEPP) – makes your employees eligible to receive continuing education credits if your state mandates it for design professionals. At no additional charge.

Helping to protect your business from top to bottom. *That's what DesignOne is built to do.*

*Choose an Insurance Program for the Long Run.*

You're looking for three things from an insurance program. Simplicity. Customization. And expertise. You need someone who knows the design profession inside and out. That's why CNA/Schinnerer offers DesignOne, an insurance program that covers your design firm like no other.

*Property.*

*Casualty.*

*General Liability.*

*Workers' Compensation.*

*Business Auto.*

*Umbrella.*

*Employment Practices.*

*Fiduciary.*

*Directors & Officers.*

*Professional Liability.*

It's all right here, one resource that anticipates the risks taken by businesses in your industry – and helps you manage them.

And best of all, *it's simple.* One call. One team of dedicated insurance professionals helping you resolve your insurance needs quickly, easily and effectively.

*DesignOne* has been an unwavering source of protection for design professionals for years. It's sure to protect you for many more. For design firms large and small, *DesignOne* is simply one of the most complete insurance programs for architects and engineers worldwide. *Here's why.*

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policy described. Only the insurance policy can give actual terms, coverages, amounts, conditions, and exclusions. All coverage is not available in all states. These programs are underwritten by one or more of the CNA companies and managed by Victor O. Schinnerer & Company, Inc. CNA is the registered service mark and trade name of CNA Financial Corporation. © Copyright 2003, CNA Financial Corporation

INSURANCE IN TOUCH WITH BUSINESS



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[www.PlanetAEC.com](http://www.PlanetAEC.com)

When you participate in professional liability coverage available from *DesignOne*, you're covered by the only program recommended by both the AIA and the NSPE/PEPP. For more information on what the *DesignOne* program of insurance benefits can do for your firm, your growth, and your peace of mind, contact your broker today or give us a call at 301-961-9800. A complete description of *DesignOne* is also available on our website at [www.PlanetAEC.com](http://www.PlanetAEC.com).

*One Program. Infinite Benefits.*





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- Property.*
- Casualty.*
- General Liability.*
- Workers' Compensation.*
- Business Auto.*
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When you participate in professional liability coverage available from DesignOne, you're covered by the only program recommended by both the AIA and the NSPE/PEPP. For more information on what the DesignOne program of insurance benefits can do for your firm, your growth, and your peace of mind, contact your broker today.

*One Program. Infinite Benefits.*

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