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<b>Minimum Premium:</b>	\$2,500 for a \$1 million limit
<b>Minimum Deductible:</b>	\$5,000. Lower deductibles may be available
<b>Availability:</b>	In all states, the District of Columbia and US territories
<b>Target Risks:</b>	Firms providing commercial and residential interior design services, including space planning, space management, workplace consulting and project management. To qualify, firms must have 5 years of related experience, or 3 years if licensed. Education may substitute for some experience. Ineligible Risks: Firms providing traditional architecture services.
<b>Professional Liability Features:</b>	<ul style="list-style-type: none"><li>• Broad coverage for professional services, including coverage for pollution and asbestos exposures</li><li>• Incident reporting feature allows you to report potential claims at your discretion</li><li>• Pre-claims assistance available at no extra charge to help resolve disputes before they become actual claims</li><li>• Available retroactive coverage for eligible firms to expand the date of your firm's coverage</li></ul>
<b>P&amp;C Package Policy Features:</b>	<ul style="list-style-type: none"><li>• P&amp;C coverage provides increased limits for property in your care, custody and control—including property at any location or in transit</li><li>• Property coverage of Fine Arts includes sculptures and artistic renderings</li><li>• Valuable papers and records limit increased and includes designs and plans</li><li>• Increased limits on and off premises for laptops and PDAs</li></ul>
<b>All Interior Design Policyholders Receive:</b>	<ul style="list-style-type: none"><li>• Local claims service provided by dedicated claims specialists</li><li>• Self-study course—VEPOnline—to satisfy the continuing education requirements of your profession. Offered at no extra charge</li><li>• Publications and seminars: proprietary information on risk management, business management, resources and legislative developments. Policyholders have access to a secure area of the web for risk management and contract review assistance.</li></ul>

Victor O. Schinnerer & Company, Inc., the leaders in business insurance for design professionals, have developed an innovative all-in-one program for interior designers—DesignOne.

DesignOne combines professional liability, property, general liability, umbrella, worker's compensation, commercial auto, directors & officers, employment practices liability and fiduciary liability coverage into one convenient, cost-effective program. It offers a single source of protection—one broker and one business insurance program.

With property, casualty and professional liability coverages under one roof, interior designers get one of the most comprehensive and flexible insurance programs available. Our business account package policy (BAPP) can be customized to fit the individual needs of each interior designer, providing just the right amount of P&C protection. Along with the broad coverage offered by our professional liability policy, interior designers get the all-in-one convenience of DesignOne.

Available only through independent agents and brokers.



This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policy described. Nothing contained herein should be construed as an acknowledgement by Schinnerer that a given situation may be covered under a particular policy.  
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# Interior Designers

## *When professional liability insurance works for you:*

An interior designer was hired to renovate an estate in Florida. As part of the renovation, an antique wood floor was removed from a French chateau and shipped to the house under climate-controlled conditions.

After the interior designer was released from the job, the floor was installed by a contractor. Soon after installation, the floor began to show signs of water damage. The client demanded close to \$2 million to replace the flooring.

The interior designer's professional liability policy paid to investigate the claim. The investigation revealed that the project's contractor had improperly installed a set of doors near the flooring. In addition, the HVAC system was having difficulty controlling the house's humidity.

Despite no liability on the interior designer's part, the claim was settled for a payment of \$235,000 and a waiver of the \$70,000 interior design fees. Legal and expert fees cost more than \$250,000.

Interior design isn't just an art. It's a profession. Your clients have high expectations for your design—and your conduct. Although you strive to do your best on each of your projects, mistakes happen. And that's where professional liability insurance comes in.

## *Professional protection, plus peace of mind.*

Professional liability insurance—also called errors and omissions insurance—is basic financial protection for your business. If a dissatisfied client brings a lawsuit against you, your professional liability policy kicks in, paying your defense costs and damages, up to the policy limits on covered claims. Without professional liability, you could spend a lot of money defending yourself or, in the worst case scenario, paying out a claim. And remember, even groundless claims cost you time and money. With Schinnerer, you get coverage constructed by the people who know your industry—and the risks you face. We've served architects, engineers and other design professionals for over 60 years. Trust the experts to help protect your firm.

## *But you're more than just a professional.*

You're an interior designer, and we understand that. We know that you're susceptible to a unique set of risks. Accepting bids for furniture, furnishings and equipment can be tricky, especially if your client becomes unhappy about the arrangements you've made. The actual purchasing and storing of the items may put you at further risk—beyond even the scope of some professional liability agreements. By pairing Schinnerer's professional liability policy for interior designers with our DesignOne property and casualty package, you get more complete protection for the risks that are a reality of your chosen field.

## *Extras from the experts.*

Along with superior coverage, you'll also receive regular risk management materials to help you build better contracts, raise your awareness of current trouble spots and help keep your claims down. Your policy also includes pre-claims assistance at no extra charge, to help you resolve issues before they become full-blown claims.

## *How can I learn more?*

Contact your local insurance broker. If you don't have a broker, give us a call at (301) 961-9800 and we'll find you a broker in your area who will be able to answer further questions you might have about coverage as well as help you purchase your own policy.