

# Simplicity Matters

Professional liability and risk management solutions for design firms with up to \$5M in annual revenue

## Strong & stable = Here when you need us

We offer a comprehensive range of coverages that will protect your clients when they need it the most. We can say that because we've been providing professional liability insurance to design firms for over 65 years!

# 65+

## YEARS



### Multi-year policies\*

We offer multi-year policies for eligible accounts, providing fixed annual premiums and reinstatement of limits.



### Zero deductible\*\*

Our zero deductible helps to ensure your client's budget is rock solid, without the potential to take a financial hit should a claim occur.



### Defense costs: outside the limits of liability\*

Your clients can breathe easy knowing that any claim expense – legal, investigative, defense and appeal costs – incurred for the claim will not erode the limits of liability. This means that the full per-occurrence limit is available to pay any settlement costs.



### Rectification coverage

A unique coverage part provided by Victor that covers the costs incurred in correcting a design defect discovered after the construction phase begins. This means a contractor, or design professional, that has assumed responsibility for construction, has the funding to correct the error and keep the project moving.



### Expansion of term insured

Our policy provides coverage for contracted personnel under your direct control and supervision. Firms now have flexibility to use the best resources for each project, manage administrative time and the cost of onboarding personnel.

\* For firms with up to \$1M in annual revenue

\*\* For firms with up to \$500,000 in annual revenue



**Premium credits** up to 5% available for AIA, NSPE and ACEC members.

## Victor Risk Advisory

Save time and support best practices by directing your small firm clients to resources that insurance agents/brokers can typically only make available for large firms.



### Victor Contract Sifter

Our automated contract review tool allows policyholders to upload a professional liability contract and, within minutes, receive a list of missing and found insurability and practice management issues, along with actionable guidance from Victor experts.



### Continuing education courses

Policyholders have access to free continuing education specifically for design professionals, which may fulfill state licensing requirements.

[Learn more at Victor Risk Advisory](#)