



Communiqué: The Newsletter for Design Professionals:

CAN YOU AFFORD TO BE WITHOUT IT?

FOREWARNED IS FOREARMED

Knowledge is power. And knowledge about the facts can provide you with the power to avoid liabilities, preserve client relationships and increase your profitability. That's where *Communiqué*, a newsletter for design professionals by the Design Professional group of the XL Insurance companies, comes in.

Each and every quarter, the Design Professional group of the XL Insurance companies brings an information-packed issue of *Communiqué* to its architect and engineer policyholders. *Communiqué* is delivered electronically, right to your personal computer. You receive practical loss prevention information that you can read, print, save and share with your entire staff.



Read on for a sampling of the real-world cases and the insights gained from experience as shared in *Communiqué*.

DID YOU KNOW:

- A civil engineer was forced to contribute more than \$600,000 to settle a lawsuit because a contractor neglected to install proper highway signage in a construction zone. A basic written contract could have prevented the whole legal mess.
- A prime architect had to absorb a huge liability because its subconsultant lacked adequate insurance coverage. Again, a simple contract requirement could have avoided the entire problem.
- An angry man rammed his truck into a Texas couple's home, knocking the house off its foundation. The couple, in turn, sued the structural engineer who had designed the foundation!
- By focusing on the right elements of quality management, you can target prevention rather than correction. One design firm has created an effective three-step approach to build quality from project inception.
- Architects who perform construction observation services can increase fees while reducing liability. But without adequate documentation such services can be useless in avoiding expensive claims.

- According to recent court rulings, you can be held liable for the economic loss of a contractor even if you do not have a contractual relationship with the firm. Fortunately, there are steps you can take to help alleviate this liability.
- Leaving voicemail messages can result in incriminating evidence against your firm. But there are effective ways to manage the risk of voicemail.



VALUE AT YOUR FINGERTIPS

How much value do you receive from each issue of *Communique*? Consider that all of the information shared here came from just two recent issues. And that's just scratching

the surface. Those same two issues also revealed:

- How to negotiate higher fees with your client.
- How to increase the value of your firm.
- How to take control of your day through improved time management.
- How to frame your communications about your project to fit the client's business environment.
- How to create a do-it-yourself "Certificate of Merit" requirement to help avoid frivolous lawsuits.

As an XL Insurance policyholder, you receive a wealth of information to help you improve the practice of your firm. Combined with our industry-leading Professional Liability Education Program that earns you continuing education credits, you get a powerful one-two punch to manage risks, reduce the chances of claims and lower your professional liability insurance premium.

CONTACT YOUR AGENT OR BROKER TODAY

Get access to powerful, useful information that can provide immediate benefits to your design or engineering firm. To find the A/E specialist agent or broker in your area, go to www.xldp.com. While there, take advantage of another benefit offered by the Design Professional group of the XL Insurance companies — visit our free online loss prevention library. Discover more of the types of information you can expect to receive each and every quarter with our *Communique* newsletter.

The information contained herein is intended for informational purposes only and does not constitute legal advice. For legal advice, seek the services of a competent attorney. Any descriptions of insurance provisions are general overviews only.

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