



**Be proactive to protect your firm and be rewarded.  
Well-written contracts are the best first defense against claims.**

## **Contractual Risk Management Credit**

**Use Contractual Risk Management practices and receive:**

- 75% deductible credit—up to \$35,000  
—for claims resolved within one year
- a 50% deductible credit—up to \$35,000  
—for claims resolved after one year

To qualify, have a signed and dated written agreement to provide professional services in place—prior to receiving notification of a claim—and satisfy at least three of the following conditions:

- 1. Documentation of either of the following:**
  - a. your firm entered into a fully executed and dated written agreement with each of your subconsultants prior to the subconsultant's performance of professional services; or
  - b. your firm's subconsultants had both Professional Liability and General Liability insurance coverage in effect prior to the subconsultants' performance of professional services.
- 2. Your written agreement contains a Limitation of Liability provision** limiting your liability for damages and/or claim expenses to less than \$500,000 or the amount remaining of your aggregate limit of liability, whichever is less;
- 3. Your written agreement contains a waiver of your liability for consequential damages;**
- 4. Your written agreement contains a dispute resolution provision** requiring submission of any disputes between parties to mediation as the first method of resolution.

## **Mediation Credit**

Mediation frequently resolves disputes amicably, without litigation and without destroying business relationships.

**Resolve a claim through mediation and receive:**

- 75% deductible credit for claims resolved within one year  
—up to \$25,000
- 50% deductible credit for claims resolved after one year  
—up to \$25,000

**Refer to  
The XL Insurance  
Contract Guide  
for suggested  
contract language.**

To find an agent and get more information visit [xldp.com](http://xldp.com)  
or call 800-227-8533 ext 2102508

*Note: Deductible credits and reimbursements are not cumulative and may not be combined on the same claim. See policy for more information. 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.*

*"XL Insurance" is the global brand used by XL Group plc's (NYSE: XL) insurance companies. Coverages underwritten by Greenwich Insurance Company, Indian Harbor Insurance Company, XL Specialty Insurance Company, and XL Insurance Company Limited—Canadian Branch. Coverages not available in all jurisdictions.*

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