

Before you sign, stop and ask:

What's in your contract?

If your contract contains any of these words, contact the XL Insurance agent in your area for risk management advice.

You know how to deliver innovative designs. Do you know how to protect your practice from the related risks?

Well-crafted contracts that are signed play a key role in determining the success – and profitability – of your projects.

As your risk management partner, XL Insurance provides more than an insurance policy. We can help you address risk-prone practice areas such as:

- Innovative Design and Technologies
- Sustainability and Green Design
- Contract Negotiation
- Plus the 100+ topics covered in our *Contract Guide*

WITH XL INSURANCE AS YOUR RISK MANAGEMENT PARTNER YOU CAN BENEFIT FROM:

- **Specialized agents:** Agents deliver training, contract reviews as well as XL Insurance loss prevention and education programs tailored for architects and engineers.
- **Expert claims handling:** We go to work for you from pre-claims situations through ultimate resolution. Our professional liability specialists understand that when settling disputes, preserving your reputation is just as important as preserving your financial assets.
- **Industry leading education:** More than 35 years of front-line claims experience has produced an education curriculum setting the standard for risk management improvement tools for architects and engineers. *The XL Insurance Contract Guide for Design Professionals: A Risk Management Handbook for Architects and Engineers*, is the most relevant, authoritative and useful resource available anywhere. Provided exclusively to our insureds, the *Contract Guide* is designed to help A/Es guide their business practices.
- **The unparalleled service of a recognized industry leader:** XL Insurance consistently receives high marks for quality education programs and claims service on the annual ACEC member survey and from our surveys of our insureds.

Be confident.

To locate an agent in your area, visit www.xldp.com or
phone 800-227-8533, ext. 2102508



Administer
Advise
All
Any
Approve
Assure
Attest
Best
Certify
Complete
Control
Direct
Ensure
Equal
Every
Final
Full
Guarantee
Inspect
Insure
Maximize
Minimize
None
Optimize
Oversee
Periodic
Safe
Shall
Sufficient
Suitable
Supervise
Total
Warrant
Will

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