



XL Group
Insurance

Notice to Participants

XL Group's Design Professional team is convinced that professionals who are knowledgeable about liability exposures and who use good loss prevention techniques are in a position to avoid claims or mitigate their exposure. Our professional liability education programs are designed to introduce firms to loss prevention concepts and procedures and to reward, through premium credits, our policyholders who take the time and effort to educate their employees.

This course is intended for the exclusive use of XL Group's Design Professional policyholders and is not available to the general public.

This course and any sample contract clauses herein were written for the sole purpose of providing general information on select subject matters. They are not intended to set a standard of care for design professionals, nor are they to be regarded as providing legal opinion or legal advice, in general or in regard to a particular case. In taking this course, it is important the participant understands that XL Group's Design Professional unit is not engaged in rendering legal or other professional services.

The information contained herein should be used in conjunction with specific guidance from competent legal counsel experienced in the design and construction industry and familiar with the laws in your state, province or jurisdiction whose laws will govern your contract.

Furthermore, any and all statements presented in this course are based on generally accepted concepts of risk management and prudent business behavior. In all circumstances, how you handle your fees, client-selection measures and other related business practices is your choice and your decision alone.

Any descriptions of insurance provisions in this course are general overviews only. SPECIFIC INSURANCE POLICIES, NOT THIS COURSE, FORM THE CONTRACT BETWEEN AN INSURED AND THE INSURANCE COMPANY. The policies contain limits of insurance, coverage exclusions and other terms and conditions that are not listed in this course. Additionally, all coverages are subject to individual underwriting judgments and to state legal requirements.

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Published by XL Group's Design Professional unit

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