Interior Designers Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Interior design claims come from specification errors, wrong orders and project delays, and carriers look at whether you buy furnishings or touch structural work.

WHAT'S COVERED

Professional liability
Claims that your advice, work or omission caused a client a financial loss.

Defense costs
Attorney fees and court costs, even when the claim has no merit.

General liability / BOP
Slip-and-fall injuries, office property and business income.

Client property
Furniture and goods in your care or storage.

Purchasing errors
Mistakes when ordering for clients, where covered.

Good to know
Staying out of structural changes and using written approval of every specification keeps premiums low.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Structural engineering
- × Construction defects by contractors you hire
- × Goods you resell under some policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Revenue split design fees vs. product sales
- Project types and largest project
- Sample design contract
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/interior-designers/

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