

▶ *Hanover Professional Portfolio*

**Serious Claims,  
Serious Problems\***

- An interior design firm designed a bathroom using expensive tile, which began to buckle and crack over time, and had to redo the bathroom tile at their own expense.
- An interior designer ordered the wrong chairs, and had to pay over \$30,000 to modify each chair.
- A tenant alleged that a design firm's electrical plans were incomplete, which delayed the project. As a result, the tenant sued, and the design team incurred significant defense costs.

\* These hypothetical examples are provided for discussion purposes only, and are not based on actual claims. Insurance policy coverage depends on the facts of each case and the terms, exclusions, and limitations of each policy.

## Comprehensive Protection for Interior Designers

You are entrusted to plan, design, and deliver interior living and working spaces that meet your clients' expectations and timeline. At any point, one overlooked detail could trigger an expensive lawsuit from a client.

An error in the materials used, failure to obtain a client's consent to change the design or materials, or misconstrued

advice could destroy your reputation and have significant financial consequences.

It is important for you to focus on taking care of your clients interests, not worrying about a potential legal disaster. You need the protection of a comprehensive insurance program designed specifically for members of the American Society of Interior Designers (ASID).



### A Unique Program for American Society of Interior Designers Members

The Hanover has partnered with The Insurance Exchange, a recognized leader in commercial and professional liability insurance, to provide a comprehensive insurance program for ASID members, which includes enhanced, industry-specific protection. Our expertise is your assurance that the challenges unique to your business are covered.

### A Total Insurance Solution

In addition to this exclusive Professional Liability product, The Hanover can write all the commercial policies your business may need, including Property, Auto, Workers' Compensation, and Umbrella. We also provide streamlined billing options and superior claims handling service. With the combined deep industry experience of The Insurance Exchange and The Hanover behind you, there's no need to worry if you are adequately protected. You'll be able to devote 100% of your time to managing and growing your business.

*continued* ▶



THE INSURANCE EXCHANGE

## Why Interior Designers Should Choose The Hanover

The Hanover's Professional Liability for ASID members was created by The Hanover's Professional Liability experts, seasoned professionals who fully understand interior designers' unique needs. The program:

- Covers costs associated with:
  - Any bodily injury to a person or damage to any property as a result of your professional services as an interior designer
  - Delay or failure to deliver a project on time
  - An error in selection of materials, ordering materials, or design advice
  - Client allegations related to your completed work
- Automatically includes independent contractors completing work on your behalf
- Provides coverage for defense expenses in addition to your policy's liability limits
- Reduction of your deductible by 50% when claims are resolved by mediation

## Claims Reporting Hotline

If a claim, or situation that could lead to a claim, has occurred, please call our Claims Reporting Hotline 24/7 at 1-800-628-0250.

By reporting a potential claim as it happens, you lock-in that reporting date, which means that if the situation develops into an actual claim later, you will receive all of the same service and coverage protection under the policy, even if it develops into a claim years later.



## Plan your peace of mind

**Don't wait for disaster to strike. Receive a free quote and proposal from The Insurance Exchange today by calling 1-800-346-1403 or completing an application on our website: [www.tie-inc.com/asid](http://www.tie-inc.com/asid). For more information on this specialized program, visit our website at [www.tie-inc.com](http://www.tie-inc.com).**



## Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.

The  
**Hanover**  
Insurance Group™

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**hanover.com**  
The Agency Place (TAP)—<https://tap.hanover.com>

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