



Protect your profession

Do you know that your general liability insurance doesn't protect you from risks associated with providing your interior design services? In today's highly litigious society, you need protection from clients that may make allegations of errors or omissions that, even if frivolous, can threaten to destroy your reputation and have significant financial consequences.

Ask yourself what would happen if:

- a project was delayed because you mistakenly ordered the wrong materials, and your clients sued you for failing to deliver the project on time
- you designed a room using expensive tile that began to buckle and crack over time, and you had to redo the tile at your own expense
- you were sued for errors made by a hired independent contractor for work done on your behalf

That's why HUB International Mid-Atlantic, in partnership with The Hanover Insurance Company, offers an enhanced professional liability insurance solution for members of The American Society of Interior Designers (ASID). Our solution was designed by The Hanover's professional liability experts—seasoned professionals who fully understand interior designers' unique insurance needs.

Our solution covers costs such as damages and settlements, lawyers' fees, court expenses or claims associated with:

- a delay or failure to deliver a project on time
- bodily injury or damage to property as a result of your work
- an error in selecting or ordering materials or design advice
- any other allegations related to your completed work



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Six reasons why interior designers should choose The Hanover

1. Quote and buy online without sacrificing coverage and expertise

You'll experience the speed and convenience you expect from an online self-service portal—including the ability to purchase insurance in minutes and access your certificate of insurance on-demand—combined with insurance expertise and support offered by HUB International Mid-Atlantic, a recognized independent agent in professional liability insurance.

2. Special rates for ASID members

We're recognized by ASID as a preferred provider and offer broad coverage at a competitive price.

3. Enhanced coverage features

Because defense expenses can add up quickly and exhaust liability limits, we provide coverage for defense expenses in addition to your liability limits. We also offer worldwide coverage and a softened hammer clause, which reduces the portion of expenses you are obligated to pay in the event of a settlement.

4. Expert risk management advice

You'll receive complimentary access to a risk management hotline staffed by lawyers and claims professionals to help you prevent losses and potential claims.

5. Easy claim reporting

Conveniently report a claim online, by phone or by email.

6. A total insurance solution

In addition to professional liability insurance, we can provide all the commercial policies you may need, including property, general liability, auto, workers' compensation and umbrella.



Get covered in minutes

When you're ready to purchase a professional liability policy for yourself or your organization, HUB International Mid-Atlantic can make it easy for you.

It takes just a few minutes to receive a quote and purchase this coverage in our online self-service portal, allowing you to get back to business quickly.

Go to quotes-hanover.coverwallet.com/?agencyID=2020 to get started.



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