

Decorators & Interior Designers

PROFESSIONAL LIABILITY

Like other professionals who provide a service, decorators and interior designers are at risk for liability exposure. An unintended error or miscalculation while on the job could result in an incomplete or faulty project, unforeseen charges, or even harm to another. Due to perceived—or real—negligence (as a result of insured services), a dissatisfied customer's allegation can quickly turn to litigation, putting a business owner's finances and reputation in danger. Our **Decorators & Interior Designers Professional Liability** coverage can help by providing peace of mind about these uncertain circumstances, so . . . our creative clients can stay focused on what they do best!



Coverage Highlights

- Limits up to \$3 million per claim; deductibles starting as low as \$1,000
- Prior Acts coverage available
- Right and duty to defend policy
- Personal injury coverage (libel, slander, product disparagement)
- Up to \$500 per day for loss of earnings due to required claim-related appearance
- Up to \$10,000 per policy period in claims expense for disciplinary proceedings
- Separate limit of liability for defense and claims expenses available
- Privacy and first-party coverage available

RESIDENTIAL
COMMERCIAL
INDUSTRIAL
EXHIBITION



Not all Berkshire Hathaway GUARD Insurance Companies provide the products described herein nor are all products, pricing, and coverage options available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. © Underwritten by AmGUARD Insurance Company member of Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. July 2019.

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