



Berkshire Hathaway
Specialty Insurance

Construction Professional Appetite Guide

MINIMUM PREMIUM:

\$50,000 per policy
\$4,000 per million

CAPACITY:

\$25M capacity (additional limits available for select accounts)

COVERAGES AVAILABLE:

Contractors Protective, Professional, and Pollution (CP3) Liability

- Practice (primary and/or excess)
 - Project Specific (primary and/or excess)
-

TARGETED CLASSES:

Practice Policies

- General Contractors
- Design Build Contractors
- Construction Managers
- EPC Contractors

Projects – Minimum Construction value of \$75M

- Healthcare
 - Infrastructure and Transportation Facilities
 - Manufacturing Facilities
 - Higher Education
 - Commercial Buildings (hotels, offices, etc.)
 - Energy
-

RESTRICTIONS:

Environmental Contractors
Nuclear
Residential

CP3 COVERAGE HIGHLIGHTS

- **Five Coverage Parts**
 - Professional Liability – Claims Made
 - Protective Liability – Claims Made
 - Pollution Liability – Occurrence (including microbial, transportation and non-owned disposal site)
 - Rectification of Design Defect
 - Mitigation of Pollution
- **Broad named insured wording**
- **No “Hammer” clause**
- **Ten (10) day notice period for rectification and mitigation claims**
- **Definition of professional services includes technical consultant, LEED professional and technology services**
- **Coverage Extensions (outside of policy limits):**
 - ADA/FHA/OSHA, State Licensing Board and Regulatory Board Legal Expense
 - Bankruptcy of Design Professional
 - Court Attendance Costs
 - Public Relations Costs
 - Subpoena Defense Expense
- **Mechanism to deal with Limitation of Liability in contract with design professionals**
- **Worldwide coverage where allowable by law including financial interest coverage.**
- **Blanket waiver of subrogation**
- **Blanket excess of project specific policies providing similar coverage**
- **Insured status under Contractors Pollution Liability extends to clients and others when required under written contract, permit or agreement executed prior to the occurrence of pollution.**

CONTACTS

Martin J. Andrejko, CPG
Head of Construction Professional
917.830.2315 O
484.723.3812 M
martin.andrejko@bhspecialty.com

Kathy Reid
Head of Casualty North America
312.702.2801 O
312.509.0761 M
kathy.reid@bhspecialty.com

John Roe
Head of Casualty, Eastern Region
Head of Casualty Construction N.A.
917.960.2414 O
347.327.2887 M
john.roe@bhspecialty.com

Jennifer Marratt
Head of Casualty, Western Region
206.717.3002 O
213.280.7563 M
jennifer.marratt@bhspecialty.com

Darryl DeSouza
SVP, Casualty
647.846.7801 O
289.962.1309 M
darryl.desouza@bhspecialty.com

Matt Hale
SVP, Head of Construction (Central)
312.702.2802 O
312.509.0850 M
matt.hale@bhspecialty.com

Brian Hughes, CRM
AVP, Construction Professional and Environmental
647.846.7839 O
416.271.6447 M
brian.hughes@bhspecialty.com

James Byrnes
VP, Construction Professional (East)
332.204.2629 O
718.687.6855 M
james.byrnes@bhspecialty.com

Tim Costello
Sr. Underwriter, Construction Professional (West)
415.659.5593 O
415.309.5872 M
tim.costello@bhspecialty.com

Abbey Johnson
VP, Construction Professional (Central)
646.802.3610 O
717.451.9748 M
abbey.johnson@bhspecialty.com

Christina Walsh
Senior Underwriter
215.470.9675 M
christina.walsh@bhspecialty.com

Julia Hornowska
Associate Underwriter
647.846.7819 O
647.449.7093 M
julia.hornowska@bhspecialty.com

Lauren Finnis
VP, Customer & Broker Engagement
917.960.2430 O
917.375.5704 M
lauren.finnis@bhspecialty.com



**Berkshire Hathaway
Specialty Insurance**

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.