



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)
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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
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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

James Byrnes

Head of Construction Professional
332.204.2629 O
718.687.6855 M
james.byrnes@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 Casualty, Central Region
312.702.2802 O
312.509.0850 M
matt.hale@bhspecialty.com

Brian Hughes, CRM

VP, Construction Professional and Environmental
647.846.7839 O
416.271.6447 M
brian.hughes@bhspecialty.com

Tim Costello

Sr. Underwriter, Construction Professional, Western Region
415.659.5593 O
415.309.5872 M
tim.costello@bhspecialty.com

Christina Walsh

Sr. Underwriter, Construction Professional
215.470.9675 M
christina.walsh@bhspecialty.com

Julia Hornowska

Associate Underwriter, Construction Professional
647.846.7819 O
647.449.7093 M
julia.hornowska@bhspecialty.com

Renee Yozzi

SVP, Customer & Broker Engagement
917.960.2456 O
917.297.4487 M
renee.yozzi@bhspecialty.com



Berkshire Hathaway
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For more information, contact info@bhspecialty.com.

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