

CONSTRUCTION PROFESSIONAL

MINIMUM PREMIUM: \$50,000 per policy
\$4,000 per million

CAPACITY: \$15M 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
Stadiums
Curtain wall Contractors
Residential / Condos
Homebuilders
Demolition

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

• 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.

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BHSI

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