

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
Concrete Contractors – Parking Garages
Liquefied Natural Gas Facilities
Military Housing

COVERAGE HIGHLIGHTS

- **Five Coverage Parts**
 - Professional Liability – Claims Made
 - Protective Liability – Claims Made
 - Pollution Liability
 - Rectification of Design Defect
 - Mitigation of Pollution
- **Broad named insured wording**
- **Definition of professional services includes technical consultant, LEED professional and technology services**
- **Project Policies with WRAP option for Designers**
- **Progressive Design Build Policy with Phased Project Options**
- **Integrated Project Delivery Project Policy**
- **Project policies with total time on risk over 15 years, if applicable**
- **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 customers 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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