



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):**
 - Ontario Human Rights Act, The Occupational Health & Safety Act, or any similar provincial or territorial, state or local act for legal expense reimbursement
 - Bankruptcy of Design Professional
 - Court Attendance Costs
 - Public Relations Costs
 - Subpoena Defence 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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