

Design & Build: Contractors Primary Professional Liability Coverage



FALCON
RISK SERVICES

AN HDI COMPANY

COVERAGE HIGHLIGHTS

- Professional Liability
- Contractors Pollution Liability
- Contingent Bodily Injury/Property Damage
- Broad Professional Services Definition
- Broad Technology Coverage
- Wrongful Act includes Personal Injury
- Third Party Cyber Liability included
- First Party Cyber & Funds Transfer Coverage available

TARGET CLASSES

- General Contractors
- Specialty Contractors
- Artisan/Trade Contractors
- Machinery Service & Repair
- Homebuilders
- Hard-to-place Areas of Practice
- Hard-to-place Areas of Projects
- Construction Management Firms
- Project Management

TARGET RISKS

- Revenues of \$250,000 to \$500,000,000
- 3 or more professionals on staff
- +Willing to consider lower based on specialization, experience, and risk hygiene

RESTRICTED CLASSES

- Project Specific Policies

LIMITS

\$5,000,000

Target Minimum Premium of \$10,000

COVERAGE ADVANTAGES

- Blanket Waiver of Subrogation
- Independent Contractors within the definition of Insured
- Rectification Expense Coverage
- Protective Indemnity Coverage
- Drone Liability Coverage
- Punitive and Exemplary Damages within definition of damages, where insurable by law
- True Worldwide Coverage
- Paper is AM Best Financial Strength Rating of A+ (Superior), a Financial Size Category of XV (stable outlook)
- Experienced in-house claims handling

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