






THE NEED:

Even with excellent Comprehensive General Liability coverage, contractors can be exposed to potential losses for damage to their work, loss of use due to impaired property, design errors or job site pollution liability.

CONTRACTORS PROFESSIONAL LIABILITY

UNDERWRITING PROGRAM DESIGN

THE SOLUTION:

-  Fills the gap with "your work" and "impaired property" exclusions and design liability exposures
-  Designed for carriers with significant contracting experience
-  Pricing based on % of CGL premium
-  Job-site pollution, sick building and mold coverage available
-  Eligibility includes over 90 classes
-  Provides insurance coverage and access to response expertise to a job site pollution event.

Our Contractors Professional Liability Custom Turnkey Solution allows you to provide coverages to your small business insureds that are often only available for larger contracting risks, and at an affordable cost. Working on a ground-up quota share basis, we're pleased to design programs that fit within your existing contractor book allowing you to protect, expand or grow your existing business.

Claims Examples

Drywall contractor completes remodel with faulty sealing tape. Tape separates from wall soon after installation.

- CPL enhancement responds. Action would be considered faulty workmanship with damage to insured's product. Coverage for cost to remove and replace tape and any damaged drywall.

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CPL STRENGTHS

- Broad eligibility for small and medium-sized contractors
- Job site pollution coverage including clean-up costs available
- Mold buy-back available based on CGL approach Limits to \$1 M

COMPLETE PACKAGE

- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation
- Marketing support and underwriting training

Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.