

Contractors Protective Professional Liability and Pollution Product

Catlin's Contractors Protective and Pollution underwriters focus on medium to large design/build contractors, general and trade contractors and construction managers who are looking for a way to proactively manage the professional liability exposures of their services as well as their subcontracted architects and engineers.

Products and Coverage

- Annually renewable practice programs
- Project-specific dedicated programs
- Difference in Conditions (DIC) coverage
- Broad Contractors Pollution (CPL) coverage
- Mold and fungus coverage
- No self-insured retention for failure of design professional's insurance
- Affirmative Building and Information Modeling (BIM) coverage
- Broad professional services definition
- Broad design professional definition
- No minimum underlying design professional insurance requirements

Target Classes

- General contractors, construction management, electrical, mechanical/HVAC and other design/build trades with annual construction revenue of \$50m or greater.
- Targeted classes of business are: commercial, institutional contractors, hospitals, offices, schools and colleges, airports, highways, water/wastewater, rail, light rail and other transportation or civil projects, prisons, casinos, hotels and resorts.
- Excluded: heavy power/process, industrial, shoring and foundation only firms, design/fabricators, curtain wall only contractors, EPC contractors, homebuilders and predominantly environmental contractors.

Limits

- \$10,000,000 per project/aggregate for professional and pollution coverages.
- Mold and fungus coverage limit is subject to underwriting considerations.

Program Parameters

- Minimum premium of \$50,000 to apply
- Minimum deductible at \$25,000
- Product offerings are underwritten through the following companies: Catlin Specialty Insurance Company, Catlin Insurance Company, Catlin UK and the Catlin Syndicate. All companies have been assigned a Best rating of "A" (Excellent) XV.

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