

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 to maintain 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, waste/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, Inc., Catlin UK and the Catlin Syndicate (2003) at Lloyd's of London. All companies have been assigned a rating of "A" (Excellent) XV by A.M. Best and "A" (Strong) by Standard and Poor's.

This general product description is informational only. It is neither an offer to sell nor a solicitation to purchase any particular insurance product. Coverage may not be available in all jurisdictions.

Contacts

Ray Bustamante | 973.99v7.0779 | ray.bustamante@catlin.com | Summit, NJ
Chris McQueen | 404.443.5267 | chris.mcqueen@catlin.com | Atlanta, GA
Peter Brooks | 303.807.5017 | peter.brooks@catlin.com | Denver, CO