

## Contractor's professional

Suitable for general contractors, artisan, or design-build firm. With growing contractual demands, it's essential to have broad errors & omissions (E&O) cover, blanket additional insured and waiver of subrogation. Our offering is further enhanced with rectification costs, cyber cover, and optional pollution liability and optional faulty workmanship coverage. As specialists in this field, we're committed to service excellence, with an average 24-hour turnaround.



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## At a glance

### Errors & omissions cover

Tailored specifically for general, artisan and design-build contractors. Covers contingent bodily injury and property damage, subcontractor vicarious liability, IP infringement, libel, slander, defamation, loss of documents and withheld fees.

### Subcontractor liability

Includes vicarious liability for subcontractors, essential for contractors outsourcing design or professional services.

### Contingent injury and damage

Covers injury or damage resulting from professional services, which may be excluded under GL policies.

### Comprehensive legal cover

Includes cover for suits brought anywhere in the world as standard. We provide coverage for costs and expenses in the investigation and defence of claims.

### Rectification costs

Pays for corrective work to prevent potential claims.

### Excess & umbrella liability

Higher limits available. Can sit over our primary policy or another provider.

### Optional cover

#### Pollution liability

Available with combined or separate limits to meet regulatory demands.

### Workmanship extension

Includes claims from faulty workmanship and materials used.

### What we love

Acoustical and audio visual, design / build, electrical, general contractors, HVAC, interior fitout, landscaping, mechanical, painting, plumbing, remodelling.

### What we consider

Automation, carpentry, demolition, drywall, masonry, solar, telecommunications.

### What we ordinarily decline

Concrete, fire suppression, glazing, roofing, scaffolding.

### Optional extras

First dollar defence, defence outside of the limits and project specific limits.

### Limits, deductibles, premiums, revenue threshold

Maximum limit E&O	\$5,000,000
Minimum deductible	\$2,500
Minimum premium (E&O)	\$1,000

No revenue threshold