

Contractor's professional

Whether a general contractor, artisan, or design-build firm, contractors work across varied disciplines that shift by project. With rising contractual demands, broad errors & omissions (E&O) coverage is essential alongside general liability. Standard features like blanket additional insured and waiver of subrogation add value, while rectification costs, cyber, and pollution enhance our offering. With a 24 hour average turnaround time, we're committed to exceptional service and providing tailored policies that meet complex needs.



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At a glance

Comprehensive errors and omissions

Our policy provides full civil liability, covering a wide range of claims beyond those based solely on negligence. Coverage extends past breaches of professional duty, offering broader protection under a range of circumstances.

Vicarious liability

Our policy covers vicarious liability of subcontractors, under the E&O section, essential for those contractors subcontracting out professional or design work, for which they could be held liable.

Contingent bodily injury and property damage

If a contractor causes bodily injury or property damage as a result of their professional services, this may not be covered under their general liability policy. Therefore, having an E&O policy that covers these risks is essential to fill any coverage gaps.

Cyber, privacy and cybercrime

Our optional cyber network and privacy as well as cybercrime covers provide protection against a wide variety of cyber attacks and data loss.

Rectification costs

Covering costs for steps taken by the contractor to mitigate against a potential claim, were their work not rectified.

Comprehensive legal cover

Our policy covers suits worldwide as standard, with full civil liability cover and court attendance costs related to covered claims.

Cover enhancements

- **Pollution liability**
Sudden, accidental or gradual pollution is covered with combined or separate limits available.
- **Workmanship extension**
Covers claims arising out of faulty workmanship performed by the contractor, including parts and materials furnished.
- **Excess liability**
Follow form excess cover available up to \$5m.

Optional extras

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

Our appetite

Any contractors with an incidental professional exposure such as design, advice or project management

Limits, deductibles, premiums & revenue threshold

Maximum limit (E&O)	\$5,000,000
Minimum deductible	\$1,000
Minimum premium (E&O)	\$500
No revenue threshold	