

Design & construction

From general builders to building services contractors, work across varied disciplines are facing growing contractual demands. A broad professional indemnity policy alongside general liability is now essential. Our cover includes key provisions like blanket additional insured, plus cyber and cybercrime options. With expert underwriters and a 24-hour turnaround on 90% of enquiries, we tailor policies to meet the complex needs of today's contractors.



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At a glance

Full civil liability

Our policy offers full civil liability coverage and cover costs incurred by attending court sessions in relation to a claims or loss case covered by this policy.

Breach of intellectual property rights

Our policy covers costs associated with copyright and trademark infringement claims brought against you, including legal costs, damages and settlements.

Reputation & brand protection cover

Our policy covers the costs and expenses up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to reputation and brand following a claim.

Cyber liability cover

Businesses holding sensitive data can be a target for cyber attacks and cybercrime leading to data loss, privacy breaches, and reputational damage. Our network, privacy and cybercrime cover protects against cyber claims including ransomware and theft of funds.

Breach of collateral warranty review services

Third-party agreements like collateral warranties can extend your liability beyond the original contract—often beyond the scope of a standard professional indemnity policy. Our cover includes up to eight reviews per year to assess potential claims brought under these warranties.

What we love

- Design/build
- Remodelling
- HVAC
- Electrical
- Mechanical
- Acoustical and audio visual
- Landscaping
- General contractors

What we consider

- Carpentry
- Masonry
- Drywall
- Plumbing

What we ordinarily decline

- Roofing
- Glazing
- Excavation
- Concrete
- Scaffolding
- Flooring
- Sprinkler contractors