



CONTRACTORS PROFESSIONAL

Brit is a market-leading global specialty insurer and reinsurer, focused on underwriting complex risks. We have a major presence in Lloyd's of London, the world's specialist insurance market provider, and a significant US and international reach. We underwrite a broad class of commercial specialty insurance with a strong focus on property, casualty and energy business. Our capabilities are underpinned by our strong financials.

Brit Global Specialty USA (BGSU) underwrites on behalf of Brit Syndicates 2987 and 2988, providing retail, wholesale and reinsurance brokers with Lloyd's financial strength and capabilities. BGSU offers a range of E&S, admitted and reinsurance products with a focus on Specialty Package, Property, General Liability, Excess Casualty, Professional Lines, Commercial Marine, Cyber, Programs, and Property & Casualty Reinsurance. Headquartered in Chicago, we have underwriting presence in Atlanta, Hartford, Houston, Los Angeles Metro Area, Miami, New York, Philadelphia, Richmond and San Francisco Bay Area.

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

CONSTRUCT

INSURANCE SOLUTIONS BUILT FOR CONSTRUCTION PROFESSIONALS

BRIT GLOBAL SPECIALTY USA (BGSU) IS EXCITED TO INTRODUCE, **CONSTRUCT** FOR CONSTRUCTION PROFESSIONALS, TO THE CONTRACTORS PROFESSIONAL LIABILITY MARKETPLACE. **CONSTRUCT** IS A SUITE OF INNOVATIVE INSURANCE PRODUCTS THAT ENABLE YOU TO **CONSTRUCT** A PROFESSIONAL LIABILITY INSURANCE POLICY TO MEET THE SPECIFIC NEEDS OF EACH OF YOUR CONTRACTOR CLIENTS, **FROM THE SMALLEST LOCAL GENERAL CONTRACTOR TO THE LARGEST DESIGN BUILD OR AT-RISK CONSTRUCTION MANAGEMENT FIRM.**

FOUNDATION * Our Products

- Annually renewable Practice Professional Liability, Contractors Pollution Liability and Protective Indemnity coverage for Design-Build Contractors, At-Risk Construction Managers, Specialty Trade/Artisan Contractors and General Contractors of **all sizes**
- Project Specific Professional Liability, Contractors Pollution Liability and Protective Indemnity Policy for a **wide range of Project-Types and sizes**
- Full Follow-Form Excess form Memorandum of Insurance for Quota Share participation capabilities

STRUCTURE * Practice Policy Coverage Features and Highlights

- Modular-based coverage form with up to four (4) potential coverage parts to **CONSTRUCT** your client's policy
 - Professional Liability
 - Protective Indemnity
 - Contractors Pollution Liability – occurrence or claims made
 - Network Security
- Limits of Liability up to \$10,000,000 for Each Coverage Part per claim, aggregate and total policy of all Coverage Parts
- Coverage Applies excess over Project Specific policies
- No exclusion for Faulty Workmanship
- Means & Methods exclusion applies only if CGL Coverage applies to the Loss
- Broad Definitions of Professional Services, Insured, Wrongful Act, Covered Operations, Pollution Event and Job Site
- Coverage for software supplied or sold by an Insured to a client for a specific project
- Coverage for a product utilized or installed by an Insured
- Worldwide Coverage
- Automatic Coverage for 90 days for newly acquired or formed entities
- Automatic Waiver of Subrogation against Insured's client where required by contract
- Reduced Retention Indemnity wording built into the coverage
- Coverage provided for claims brought by entities that have up to a 49% equity interest in the Insured
- Non-binding dispute resolution (including but not limited to mediation) Retention credit – 50% up to a maximum of \$35,000
- Punitive, exemplary or multiplied damages covered where insurable by law
- Liquidated Damages covered where the insured would be liable in absence of an agreement
- Innocent Insured protection including final adjudication requirements for claims alleging dishonest, criminal or intentional acts
- Mutual selection of defense counsel
- Up to five (5) year Extended Reporting Period available
- Transportation and NODS coverage built into the CPL Coverage Part
- Pollution Legal Liability coverage for scheduled insured owned locations built into the CPL Coverage Part
- Automatic Additional Insured Coverage under the CPL Coverage Part for clients of the Insured where required by contract

- Rectification coverage built into the Professional Liability Coverage Part
- Mitigation and Emergency Mitigation coverage built into the CPL Coverage Part
- Protective Indemnity coverage applies excess and Difference In Conditions of Design Liability Insurance
- Pollution Event coverage built into the Protective Indemnity Coverage Part
- Supplementary Coverages
 - Pre-Claims Assistance including up to \$5,000 reimbursement for in-house counsel time spent with Brit investigating and mitigating potential claims
 - Legal Proceeding Attendance Reimbursement
 - Disciplinary or Regulatory Proceeding
 - Crisis Event Management

STRUCTURE * Project Specific Policy Coverage Features and Highlights

- All of the coverage features and highlights included in the **CONSTRUCT** for CONSTRUCTION PROFESSIONALS practice policy customized to apply to the Professional Services and Covered Operations for a Specified Project - built in the same modular format with up to three (3) potential Coverage Parts to **CONSTRUCT** your client's project specific policy
 - Professional Liability
 - Protective Indemnity
 - Contractors Pollution Liability – occurrence or claims made
- Up to a 10 Year Extended Reporting Period available and a maximum 15 Year total policy term inclusive of the ERP
- Limits of Liability up to \$10,000,000 for Each Coverage Part per claim, aggregate and total policy aggregate all Coverage Parts

FIT-OUT * Our Appetite

- Preferred Target Risks (**firms of all sizes**)
 - Design-Build Contractors
 - At-Risk Construction Managers
 - Artisan/Specialty Trade Contractors
 - General Contractors
- Target Project Types (**projects of all sizes**)
 - Retail & Commercial
 - Civil/Public works
 - Infrastructure
 - Governmental
 - Institutional
 - Sports & Entertainment
 - Hospitality
 - Data Centers
 - Industrial/Warehouse
 - Select Residential
 - P3 Projects
 - IPD Projects

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SEEING THE DIFFERENCE MAKES THE DIFFERENCE

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