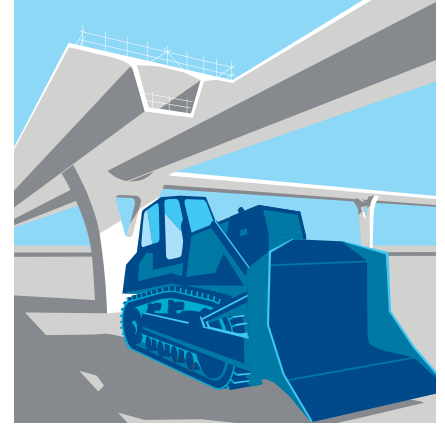
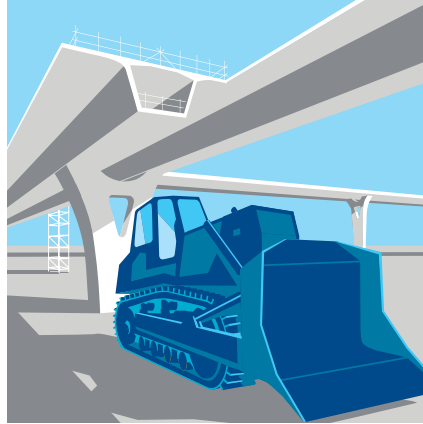


# BRIT

GLOBAL SPECIALTY  
USA

LLOYD'S

Underwriters



## OWNERS PROTECTIVE INDEMNITY

**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 FOR CONSTRUCTION PROJECT OWNERS OWNERS PROTECTIVE INDEMNITY COVERAGE

BRIT GLOBAL SPECIALTY USA (BGSU) IS EXCITED TO INTRODUCE **CONSTRUCT FOR CONSTRUCTION PROJECT OWNERS**. **CONSTRUCT** IS A UNIQUE INSURANCE PRODUCT PROVIDING FINANCIAL PROTECTION TO PROJECT OWNERS AS A **COST EFFECTIVE** OPTION TO TRADITIONAL PROJECT SPECIFIC PROFESSIONAL LIABILITY ALTERNATIVES. THE OWNERS PROTECTIVE POLICY IS WRITTEN SPECIFICALLY FOR AND IN THE NAME OF THE PROJECT OWNER(S). **CONSTRUCT FOR CONSTRUCTION PROJECT OWNERS** PROVIDES FIRST AND THIRD PARTY PROTECTION FOR DAMAGES THE INSURED PROJECT OWNER(S) MAY INCUR OR BE LEGALLY OBLIGATED TO PAY AS A RESULT OF THE NEGLIGENCE OF DESIGN PROFESSIONALS, CONSTRUCTION MANAGER OR A DESIGN BUILDER THEY ENGAGE ON THEIR PROJECT EXCESS OVER AND DIFFERENCE IN CONDITIONS OF COVERAGE MAINTAINED BY THE DESIGN FIRM, CONSTRUCTION MANAGER OR DESIGN BUILDER.

### FOUNDATION \* Our Products

- Project Specific Indemnity Protection that applies in excess and Difference in Conditions of collectible Design Liability Insurance Policies for Wrongful Acts or Pollution Events
- Third Party Claims Defense & Indemnity protection for third party claims made against the Project Owner resulting from the negligence of a Design Professional, Construction Manager or Design Builder
- For an Owner with a multi project construction program **CONSTRUCT FOR CONSTRUCTION PROJECT OWNERS** can be written on a "rolling" or an annually renewable basis

### STRUCTURE \* Policy Coverage Features and Highlights

- Modular-based coverage form with up to three (3) potential coverage parts to **CONSTRUCT** your client's policy
  - Protective Indemnity - Wrongful Acts
  - Protective Indemnity – Pollution Events
  - 3rd Party Claims Defense and Indemnity
- Coverage applies to traditional Design-Bid-Build or Design-Build Project Delivery Methods
- Broad Definition of Design-Build to include At-Risk Construction Management or GC/CM Project Delivery
- Limits of liability up to \$10,000,000 for Each Coverage Part per claim, aggregate and policy aggregate for all Coverage Parts.
- Protective Indemnity Coverage applies excess over and Difference in Conditions of all collectible Design Liability Insurance Policies
- Third Party Claims Defense and Indemnity coverage
- Broad Definitions of Design Professional, Design Builder, Professional Services, Insured, Wrongful Act, Covered Operations, Pollution Event and Job Site
- Worldwide Coverage
- Supplementary Coverages
  - Legal Proceeding Attendance Reimbursement
  - Disciplinary or Regulatory Proceeding
  - Crisis Event Management
- Up to 10 year Extended Reporting Period available
- Retention ONLY applies to 3rd Party Coverage Part
- No Change of Control Condition
- No Choice of Law or Jurisdiction Provision
- Up to 12 months automatic extension for unanticipated delays
- Difference in conditions affirmation
- Unintentional failure to disclose hazards or claims made

### FIT-OUT \* Our Appetite

- Target Project Types (**projects of all sizes**)
  - Retail & Commercial
  - Civil/Public works Infrastructure
  - Governmental
  - Higher Education
  - K-12 Schools
  - Hospitals/Healthcare
  - Religious
  - Sports & Entertainment
  - Hospitality
  - Data Centers
  - Industrial/ Warehouse
  - Residential
  - P3 Projects
  - IPD Projects

### WHY OWNERS PROTECTIVE?

- Coverage in the name of and dedicated specifically to the Project Owner(s)
- Limits of Liability can only be diluted by claims made by or against the insured Project Owner(s)
- Cost effective option to more traditional Project Specific Professional Liability alternatives

### WHY BGSU?

- A team of highly specialized underwriters with an unmatched level of experience across the spectrum of the construction professional industry
- Best in class service
- Broad coverage
- Financial Strength and Stability  
A.M. Best Rating A (Excellent) XV  
Fitch Rating AA- (Very Strong)  
Standard & Poor's A+ (Strong)

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## SEEING THE DIFFERENCE MAKES THE DIFFERENCE

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