



Contractors Advantage Professional Liability Policy

Tokio Marine HCC – Cyber & Professional Lines Group – The Contractors Advantage Professional Liability policy (AACP 7072) offers professional liability insurance coverage for the unique professional exposures that a contractor faces from assuming the role of a General Contractor, Specialized Contractor, Design/Builder, construction manager, project manager, program manager, and owner’s representative, as well as providing services involving building commissioning, value engineering, constructability review or design-assist. The program includes an Optional Coverage for Pollution Incident Liability arising out of contracting activities and an Optional Coverage for Contractors Protective Indemnity.

Coverage is offered on a claims made and reported, duty to defend policy form with flexible limit options up to \$5,000,000. Our Carriers are rated "A+ (Strong)" by Standard and Poor's and "A++ XV (Superior)" by A.M. Best Company.

✔ Contractors Professional Services Liability

Broad definition of professional services, including coverage for in-house design as well as an insured’s vicarious liability from hiring professional sub consultants; agency CM and atrisk CM; BIM, LEED, building commissioning, value engineering, constructability review or design-assist

- Rectification Expenses Coverage
- Network Security and Privacy Liability Coverage
- Optional Coverage- Contractors Pollution Incident Liability
- Optional Coverage- Contractors Protective Indemnity

✔ Supplemental Coverages

- Disciplinary Proceedings
- ADA, FFHA and OSHA Proceedings
- Expense Reimbursement
- Subpoena Response Assistance
- Public Relations

✔ Coverage Highlights

- Project/Client Specific Excess Coverage Available
- Circumstance Reporting
- Waiver of Subrogation
- Innocent Insured Coverage
- Coverage for Punitive or Exemplary Damages
- Mediation Deductible Credit
- Equity Interest (up to 25% ownership)

- Temporary or Leased Personnel Coverage
- Coverage for an Insured’s participation in a Joint Venture

• **Worldwide Coverage**

The policy provides worldwide coverage provided suit is brought and maintained in the U.S., its possessions or territories, or Canada. Indemnification for defense costs in other countries can be considered on a case by case basis.

• **Optional Extended Reporting Periods**

- 12 months at 100%
- 24 months at 150%
- 36 months at 200%
- 60 months at 250%

Target Class of Business

- Design/Build, Specialized and General Contractors
- Electrical, HVAC, Mechanical, Fire Protection and Plumbing Contractors
- Construction Managers – Agency and At Risk

Northern Ohio E&S Agency Inc
Contact information: jpearse@bex.net

