



# Contractors Professional Liability

## FAULTY DESIGN, CONSTRUCTION MANAGEMENT LIABILITIES

### Coverage for General and Trade Contractors

A contractor who is not adequately insured for liability exposures from their own or subcontractors errors, acts or omissions can experience severe financial hardship in the event a claim is made or a suit is filed.

Travelers provides underwriting excellence, hands-on construction experience and an extensive knowledge of the professional liability issues that impact contractors and the construction industry today to help you manage these exposures.

Experienced account executives will work with you to tailor professional insurance programs to meet your needs.

Coverage is provided on a surplus lines\* basis.

INDICATIONS AVAILABLE FOR CONTRACT/BID REQUIREMENTS

**Contact**  
**Environmental & Contractors**  
**Professional Practice at**  
**866.787.2857.**

### Coverage highlights

- Dedicated policy/dedicated limits
- Broad definition of contractor professional services
- Blanket (practice) or project-specific options available
- Building Information Modeling (BIM): Design and engineering services which are part of BIM are explicitly included in the definition of professional services
- First Party Indemnity coverage option available
- In-house and subcontracted design services covered
- Network & Information Security Liability (NAISL) coverage option available
- Bodily injury, property damage and economic loss covered
- Claims-made trigger for Contractors Professional Liability, rather than more restrictive claims-made-and-reported trigger
- Worldwide coverage
- Limits available up to \$10 million
- Punitive damages covered where allowable by law
- Innocent insured wording – exception to conduct-based exclusion

Interest-free premium payment installments available.

## Submission requirements

Submit a completed and signed Contractors Professional Liability application to your specialty underwriter at Travelers.

Applications and sample policy forms are available to you from your underwriter and through Travelers Agent HQ<sup>SM</sup>. (Visit [travelers.com](http://travelers.com) and select Agents/Brokers to get started.)



## Integrated loss prevention solutions

- Practical, prioritized, recommended actions are developed based on risk assessment findings

## Policy Services

- Efficient, timely delivery of policy documents, including endorsements

## Superior claim service and resolution

- Claim centers across the country ensure customers work with a Travelers professional, not a third party. Available 24/7
- Dedicated specialists help improve professional liability claim outcomes
- Prompt and fair claim resolutions

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## The strength of Travelers

In business more than 160 years, Travelers is a component of the Dow Jones Industrial Average and an industry leader in insurance. We consistently receive high ratings for financial strength and claims-paying ability from independent rating services, including A.M. Best, Moody's and Standard & Poor's. Our financial strength allows us to give you a long-term commitment to support your business needs.

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\*\*SNL Statutory Filings - Based on 2011 Direct Written Premium.



[travelers.com/construction](http://travelers.com/construction)

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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