



# Contractors Professional Liability & Pollution Incident Liability

**Tokio Marine HCC – Cyber & Professional Lines Group** – The Contractors Professional Liability policy (AECPL 5052) 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.

*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 inhouse design as well as an insured’s vicarious liability from hiring professional sub consultants; agency CM and at-risk CM; BIM, LEED, building commissioning, value engineering, constructability review or design-assist

- Mitigation Expenses Coverage
- Optional Contractors Pollution Incident Liability
- Supplemental Coverages
  - Disciplinary Proceedings
  - ADA, FFHA and OSHA Proceedings
  - Expense Reimbursement

- Innocent Insured Coverage
- Coverage for Punitive or Exemplary Damages
- Mediation Deductible Credit
- Project Policy Excess Coverage
- Spousal and Domestic Partner Coverage
- Equity Interest Coverage

The policy will respond to claims brought by an entity where the insured or the insured’s spouse has less than 25 percent ownership interest

- Waiver of Subrogation Coverage
- Temporary or Leased Personnel Coverage

- Joint Venture Coverage
- 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%
- No Exclusion for Bankruptcy
- Circumstance Reporting

## Target Class of Business

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

**Submissions can be sent to [aesubmissions@tmhcc.com](mailto:aesubmissions@tmhcc.com)**

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