

Architects, Engineers and Contractors Professional Liability

Comprehensive professional liability insurance
for architects, engineers, contractors and
owners of construction projects



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The construction industry is like no other. Its insurance needs are distinct and unusual. That is why Beazley has a team of underwriters that specialise in the professional liability needs of architects, engineers, contractors and owners of constructions projects.

With over three decades of experience in the sector we have developed a reputation for first class service along with an extensive database of information from which to benchmark and track claims trends. At the heart of our approach is the in depth knowledge our integrated underwriting and claims team have of the construction sector globally. This combined with their level of empowerment and flexibility allows them to provide bespoke solutions to our clients.

With a proven track record of supporting some of the world's very largest architects; engineers; and EPC contractors, we currently provide cover to a third of the Engineering News-Record top 25 design firms (generally as primary lead).

Beazley offers the following range of tailored professional liability products to reflect the specific needs of the construction sector:

Products

Architects and Engineers Professional Indemnity

- Comprehensive professional liability insurance designed for architects, engineers and construction engineers.
- Annual practice policies.
- Modular form comprising professional liability for both US and international exposures; contractors' pollution liability; technology products and services; information security and privacy; multimedia and advertising liability; and general liability sections.
- Worldwide with a focus on risks located in the United States, Canada, Western Europe and the UK. We will also consider business from elsewhere – particularly the Middle East and Australia.

Contractors Professional Indemnity

- Comprehensive professional liability insurance designed for engineering and construction contractors.
- Annual practice policies.
- Worldwide with a focus on risks located in the United States, Canada, Western Europe and the UK. We will also consider business from elsewhere – particularly the Middle East and Australia.

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Contractors Protective Professional Indemnity (CPPI)

- Protection for engineering and construction contractors should a liability exceed the amount covered by the professional liability insurance policy of the responsible consultant (such as an architect).
- Typically underwritten on an annual basis but also available on a “project by project” basis.
- Designed specifically for North American risks.

Owners Protective Professional Indemnity (OPPI)

- Protection for developers of construction projects should a liability exceed the amount covered by the professional indemnity insurance policy of the responsible consultant (such as an architect).
- Typically underwritten on a “project by project” basis but also available as an annual policy.
- Designed specifically for US risks.
- Beazley DevelopPro policy form.

Target market

A range of clients in the sector can benefit from Beazley’s professional liability cover including:

- International construction consultants. Including architects; engineers; project managers; and cost consultants.
- International contractors and EPC firms.
- Annually renewable policies for special purpose vehicles undertaking framework contracts.
- A broad range of industry types. Including civil engineering; general building; power; oil/gas/ petrochemical; and marine/offshore.
- Larger firms with sophisticated risk management functions.
- Experienced and well established developers of civil engineering and general building projects (for OPPI).

Limits and cover available

- US \$25,000,000
- Ten year policy periods (including extended reporting period) for project specific OPPI and CPPI.
- Contractors pollution liability.
- Reinstatements / Any one claim limits of liability where required.
- Civil liability cover where required.

Beazley Group

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Ratings

Beazley plc is the parent company of global, specialist insurance businesses and manages six Lloyd's syndicates.

All Lloyd's syndicates are rated A (Excellent) by A.M. Best; A+ (Strong) by Standard & Poor's; and also benefit from the Lloyd's chain of security.

Contact us

If you would like to discuss Beazley's professional liability insurance for architects, engineers, contractors and owners of constructions projects, please contact one of the team.



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