

# Beazley Design Build Professional Liability

Comprehensive professional liability  
for construction contractors and  
design build firms.



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Construction contractors and design build firms have distinct professional liability requirements. Beazley has utilized over three decades of experience in insuring some of the world's largest and most complex risks to tailor the design build form to meet the unique needs of its insureds.

## Coverage

- Third party liability coverage:
  - Arising from liabilities incurred as a result of professional activities undertaken by either a member of the insured's own design team or by a sub-contractor appointed by the insured
  - For pollution conditions arising from the performance of contracting services performed by the insured or by a sub-contractor, extending to transportation pollution liability and non-owned disposal site pollution liability
  - A microbial condition arising out of a completed operations hazard
  - Arising from technology or advertising acts.
- First party indemnity:
  - Rectification costs – for costs incurred prior to handover of a project in rectifying defects arising out of professional services by the insured or its subcontractor
  - Emergency cleanup costs – as a result of a pollution condition arising from the performance of contracting services by the Insured or by its subcontractor
  - Privacy breach response services – including forensic, legal, call centre, notification, breach resolution and mitigation services.
- Supplementary payments:
  - Defendants reimbursement
  - Disciplinary/regulatory/administrative actions reimbursement
  - Reputation management reimbursement
  - Subpoena expenses.

### Coverage enhancements

- Knowledge date – continuous coverage where the insured renews with Beazley
- Softened hammer clause – 50/50
- Asbestos and lead paint coverage
- Financial loss for claims arising from professional services relating to means and methods/ temporary works
- Contractor's pollution liability coverage for the Insured's client as an additional insured under the policy while performing services on behalf of the named insured
- Mediation credit – 50% of deductible to \$25,000
- Equity interest coverage – up to 25%
- Waiver of Subrogation against the insured's clients where contractually required
- Worldwide territory for Canadian domiciled firms.

### Appetite and target market

Annual renewable practice policies:

- Primary and excess
- Limits up to \$5M
- Construction revenues to \$250,000,000
- Broad underwriting appetite including but not limited to artisan contractors; civil engineering; manufacturing; telecommunications; general construction; interior design and refurbishment; oil & gas; power generation and distribution, mechanical, electrical and HVAC contractors. We seek to avoid specialist subcontractors working in the fields of soils, piling and building envelope systems.

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