WE UNDERSTAND CONTRACTORS
Each contractor firm is unique and with an economy and market place that are consistently changing, contractors are changing the way they do business. For those reasons, we have developed policy forms to better meet your needs. Whether you need a professional liability policy, pollution liability policy, or both, we have insurance coverage that’s right for your firm.

WHAT IS IT?
Our Contractor program is designed for general contractors providing design-only, design-build in-house, design-build subcontracted, agency construction management and at-risk construction management services meeting the following criteria:
1. Less than 25 percent residential and 10 percent condominium exposures
2. Gross receipts of at least $4 million and 5 years experience
3. Acceptable loss ratio

THE SPECS
Availability: In all 50 states, D.C. and U.S. Territories (U.S. Virgin Islands excluded)
Minimum premium: $6,000 for professional liability; $2,000 for pollution
SIR: Minimum $10,000
Limits: Up to $10 million
Coverage: E&S, with an A rated carrier

COVERAGE HIGHLIGHTS
Professional liability
• Rectification coverage.
• Coverage for in-house and subcontracted design services and agency and at-risk construction management services.
• Coverage for failure to detect faulty workmanship of subcontractors when responsible for design and construction.
• Reimbursement for legal fees and expenses up to $25,000.
• Expanded definition of professional services including architect, engineer, interior designer, landscape architect, land surveyor, LEED consultant, and construction manager.

Pollution liability
• Coverage for pollution claims, including costs for government mandated clean-up.
• Proactive coverage for mold.
• No exclusion for asbestos, respirable dust or silica.
• Coverage for transportation pollution liability and non-owned site disposal.
• Protection for generation, transportation, storage or disposal of pollutants.
• Coverage for punitive damages resulting from pollution liability.
• Coverage for a pollution incident created by the loading or unloading of automobiles.

WHO IS IT FOR?
• GENERAL CONTRACTORS
• AT-RISK CONSTRUCTION MANAGERS

CONTRACTOR POLICY OPTIONS
1. Errors & Omissions
2. Professional Liability
3. Pollution Liability
4. Combined Policy
QUESTIONS YOU MAY HAVE

WHY DO CONTRACTORS NEED A PROFESSIONAL LIABILITY POLICY?
Design exposures and losses are not covered by Commercial General Liability (CGL) policies. Design exposures are the costs required to remedy negligent design and any necessary reconstruction. When a contractor assumes a Single Point of Responsibility (SPR) role with an owner by use of the design/build project delivery, they are providing project design in addition to their construction obligations. The design exposure assumed under an SPR contract may be direct, in the case of a contractor’s own in-house design team, or it may be indirect as a result of subcontracting the design to a design firm. Most CGL policies exclude both exposures.

WHAT IS RECTIFICATION COVERAGE?
Rectification coverage is first party coverage when there is a design defect circumstance. This coverage allows an insured to report a design defect circumstance to their carrier without waiting for suit by their client. This keeps projects on schedule and uninterrupted. An additional benefit is that this coverage will help resolve a circumstance faster and without creating animosity between the insured and their client. Full policy limits are available.

SEND COMPLETED APPLICATIONS TO:
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