



North America Construction

PA/CE ProShield protection for project owners

We help protect project owners from losses that arise from mistakes made by architects, engineers and contractors when providing professional services on their projects. Whether coverage is triggered by the owner or a third-party, we have you covered.

Designed for owners

Project owners have traditionally had limited choices when insuring their construction projects - to require design professionals and contractors to carry project specific professional insurance; or to rely on the practice policies of their design and construction team

But these options have drawbacks:

- Cost of project-specific professional liability insurance
- Policies, when triggered by the owner for a claim, provide a defense for the design professional and/or contractor – not the owner
- Practice policies can be eroded by other projects
- A majority of design professionals carry inadequate limits for the size of today's mega-projects

AXA XL offers an alternative – PA/CE ProShield.

This unique coverage supplements the design professional and contractor's corporate and/or project-specific insurance programs to ensure that the project owner is adequately protected from project-specific design liability.



 Insurance



The PA/CE ProShield policy is written in plain language. Clients don't have to speak "insurance" to understand the scope of their coverage.



Coverage

The PA/CE ProShield policy is written in plain language. Clients don't have to speak "insurance" to understand the scope of their coverage. The ProShield policy consists of two coverage parts:

Coverage A — Financial Loss Coverage

- Policy is designed to protect the project owner from a third party financial loss that results from a negligent act, error or omission in design professional services performed on the owners' behalf
- Only the project owner is named to the policy making it less susceptible to erosion from defense costs
- Coverage is applicable for all project delivery methods (including Design/Build) even though the owner may not be directly contracted with the design professional

Coverage B — Protective Loss Coverage

- Owners protective professional indemnity coverage that responds in excess of the underlying professional liability policies if the owner suffers a loss due to negligence by the design professional
- Protects the owner by responding as primary insurance, subject to an SIR, if the design professional's limits are depleted or exhausted through erosion
- Broad approach to the definition of "design professional" to include subcontractors' professional activities

Capacity

- Owner's Financial Loss and Excess Indemnity
- USD 25 million

Client profile

Owners of major construction projects

We underwrite each account individually. Our goal is to provide a workable solution. Have an opportunity? Tell us about it. We'll respond promptly.

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Contact

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