



North America Construction

PA/CE and PA/CE Plus: Protection for contractors

We help protect construction contractors and construction support services providers from losses that arise from the ever-evolving professional liability exposures of those entities performing or subcontracting professional activities during construction.

Designed for Contractors

- PA/CE: Professional Activities/Complete Execution
- PA/CE Plus: Professional Activities/Complete Execution + Pollution

We understand contractor's professional liability exposures. PA/CE and PA/CE Plus policies are designed with their unique risks in mind, including IPD, PPP, PDB, DB, CM, EPC and whatever acronym is next.

More importantly, the policies are built with the flexibility necessary to respond. Whether it is the rapid and ongoing expansion of professional and technical staff within a construction firm (including design professionals) or the new generation of technical specialists such as LEED professionals and trained BIM managers, these policies use broad professional services definitions to provide the necessary protection.



 Insurance



Coverage

Both the PA/CE and PA/CE Plus policies are written in plain language. Clients don’t have to speak insurance to understand the scope of their coverage. The PA/CE policy consists of three coverage parts:

Coverage A — Professional Liability Coverage

- Third-party professional liability coverage
- Broad definition of Professional Activities and Duties including added flexibility by incorporation of services listed in the application
- Faulty workmanship policy exclusion does not apply to professional losses arising from negligent act, errors or omissions in professional services performed by an insured or by their subcontractors

Coverage B — Rectification Coverage

- Indemnifies the insured for necessary and reasonable expenses to mitigate or rectify a negligent act, error or omission in Professional Activities and Duties that would otherwise lead to a third party claim
- Coverage is applicable for all project delivery methods and services including GC/CM work
- Coverage also applies after a project has reached substantial completion

Coverage C — Protective Loss Coverage

- First party professional indemnity coverage that responds excess of the underlying professional liability policies if the contractor suffers a loss due to negligence by the design professional
- Protects a contractor by responding as primary insurance, subject to an SIR, if their subcontracted Design Professional (DP) limits are exhausted or not available due to the applicability of a valid exclusion
- Broad approach to definition of DP to include subcontractors’ professional activities as well

PLUS POLLUTION adds the necessary pollution protection to the PA/CE policy whether a contractor is working at a jobsite, at their owned location, or in transit between the two or disposing of waste. It includes coverage for loss and remediation:

Coverage D — Pollution Loss Coverage

- Jobsite includes coverage for mold, asbestos, lead, and temporary laydown yards
- Base policy form contains affirmative grants of coverage for transportation, non-owned disposal sites and named insured location
- Transportation includes loading and unloading
- Non-Owned Disposal Site is provided on a blanket basis with no scheduling of locations required
- Named Insured Location provided on a sudden and accidental basis for owned locations. Broader Pollution and Remediation Legal Liability coverage is also available

Coverage E — Emergency Remediation Coverage

- Allows a contractor to immediately respond to a pollution condition to provide reasonable and necessary actions to mitigate the problem without first providing notice to the insurance carrier
- Environmental Rectification Expense coverage is also available to respond in a non-emergency situation.

Capacity

- Contractor’s Professional Liability USD 25M
- Combined Contractor’s Professional and Pollution Liability USD 25M
- Contractor’s Pollution Liability, Claims-made USD 50M
- Contractor’s Pollution Liability, Occurrence USD 25M

Client Profile

- Construction contractors – annual revenues greater than USD 100M
- ENR 400 contractors
- EPC/E&C segment of the ENR 500 design firms
- General contractors
- Construction managers
- Trade contractors
- On-site Top 40 Contractors

We underwrite each account individually. Coverage can be provided for an annually-renewable corporate program or on a project-specific basis. Our goal is to provide a workable solution. Have an opportunity? Tell us about it. We’ll respond promptly.

Contact

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