Zurich offers professional liability insurance to protect contractors for losses arising out of the negligent performance of professional services for which the contractor is responsible, whether direct, incidental or contingent/vicarious.

**Targeted customer profile**
Zurich tailors CPPI coverage to meet the needs of mid-sized and large construction customers including:
- General contractors
- Construction managers
- Design-build firms
- Heavy and highway contractors
- Specialty trade contractors

**Coverage features**
Coverage is provided for the professional services of a construction manager, whether offered through an at-risk contract or not. This includes third-party claims against the contractor and, if the contractor is providing design build services, first-party losses for the subcontracted professional services in which a contracted design firm does not have adequate professional liability limits:

The CPPI policy can be composed of three coverage parts:
- **Coverage A:** Third-party professional liability
  - Includes defense, mediation credit, domestic and global coverage
- **Coverage B:** First-party professional indemnity
  - Responds excess of the underlying professional liability if the contractor suffers a loss, such as cost overruns, schedule delays and rework due to negligence by a design professional
  - Enables the insured contractor to recover incurred losses, regardless of whether there has been a claim by the project owner or third party
  - Difference in conditions (DIC) responds to losses to the extent that the policy is broader than the a/e underlying professional policies, subject to a self insured retention (SIR)
- **Coverage C:** Contractor’s pollution liability (CPL)
  - Coverage is comparable with environmental markets

Policies are typically written on a practice/annual basis; project-specific policies are also available for purchasers of an annual corporate program

- Project specific coverages support the duration of a construction project with automatic extended reporting periods (ERP) available and cost significantly less than trying to replace the Architect or Engineer’s primary insurances

**Program options**
- Intermediate and large deductibles
- Customized limits and sublimits based on customer’s risk appetite
- Limits of liability up to $25 million

What if contractors and design builders could protect themselves from a broad range of professional liability exposures?
Why Zurich

• Leadership and influence through active participation in key construction and insurance industry associations

• Professionals who specialize in the industry and understand the technical and operational aspects of construction

• Creative solutions aimed to reduce customer’s cost of risk while enhancing their profitability

• Innovative coverage policies and extensions that address industry-specific needs

• Customized programs that fit the unique risk appetite and coverage needs of the customer

• Integrated underwriting, risk engineering and claim account teams

• Domestic and global coverage capabilities

• Zurich’s financial strength, which is rated “A” (Excellent) by A.M. Best and “A+” (Strong) by Standard & Poor’s

For more information

For more information on contractor’s protective professional indemnity insurance, please contact your broker or Zurich’s regional executive. You may also visit www.zurichcanada.com.