CCIS

Why Contractors Need Professional Liability Insurance

Many contractors provide recommendations, coordinate trades, review plans, recommend materials, or participate in design-build projects. These professional services can create liability exposures that are typically not covered by a General Liability policy.

Common Professional Liability Exposures

- Design-build responsibilities
- Improper installation guidance
- Subcontractor oversight
- Shop drawing review
- Material or specification recommendations
- Scheduling and coordination errors
- Construction management services
- Value engineering recommendations

Who Should Consider Contractors Professional Liability?

Professional Liability coverage may benefit:

- General Contractors
- Plumbing Contractors
- Roofing Contractors
- Design-Build Contractors
- HVAC Contractors
- Concrete Contractors
- Construction Managers
- Electrical Contractors
- Specialty Trade Contractors

What Does a Contractors Professional Liability Policy Cover?

Depending on the policy, coverage may include:

- ✓ Design or specification errors
- ✓ Legal defense costs
- ✓ Third-party financial losses
- ✓ Claims alleging errors or omissions
- ✓ Negligent professional services
- ✓ Project management mistakes
- ✓ Rectification or mitigation expenses (when available)

General Liability Insurance Isn't the Same

Coverage may be excluded under a General Liability policy.

Commercial General Liability

Designed to address **bodily injury and property damage** claims.

Contractors Professional Liabilty

Helps address claims resulting from financial **damage arising from professional services, advice, recommendations, or project management** decisions.

Protect More Than the Project

Professional Liability coverage can help contractors:

- Reduce financial risk
- Strengthen client confidence
- Meet contract requirements
- Qualify for larger or more complex projects
- Support a comprehensive risk management strategy

As contractors take on greater design, consulting, and project management responsibilities, Contractors Professional Liability insurance has become an increasingly important safeguard for today's construction businesses.

Contact the construction experts at CCIS for a free Professional Liability Quote:

(800) 432-2641

Coverage varies by policy. Refer to the terms, conditions, exclusions, and endorsements of the applicable insurance policy for complete coverage details.

NOTE: The insuring agreement in a policy sets out the covered perils, assumed risks, and nature of coverage that the insurance company provides to its insured in exchange for the premiums paid. Thus, the policy's terms and conditions will determine whether coverage exists and the nature of any potential benefits.