

# CONTRACTORS PROFESSIONAL LIABILITY

Part of our Professional Lines Series

Even with excellent Comprehensive General Liability coverage, contractors can be exposed to potential losses for damage to their work, loss of use due to impaired property, design errors or job site pollution liability.

Our Contractors Professional Liability Custom Turnkey Solution allows you to provide coverages to your small business insureds that are often only available for larger contracting risks, and at an affordable cost. Working on a ground-up quota share basis, we're pleased to design programs that fit within your existing contractor book allowing you to protect, expand or grow your existing business.



Fills the gap with "your work" and "impaired property" exclusions and design liability exposures



Designed for carriers with significant contracting experience



Pricing based on % of CGL premium



Job-site pollution, sick building and mold coverage available



Eligibility includes over 90 classes



Provides insurance coverage and access to response expertise for a job site pollution event

## CLAIMS EXAMPLES

### Drywall contractor completes remodel with faulty sealing tape. Tape separates from wall soon after installation.

*\* CPL enhancement responds. Action would be considered faulty workmanship with damage to insured's product. Coverage for cost to remove and replace tape and any damaged drywall.*

### Handyman installs a water heater improperly and explosion results in fire which destroys house.

*\* CPL enhancement responds to the damage to replace the water heater and any other materials related to the water heater installation. Fire damage to home is caused by an occurrence which is covered by CGL policy.*

## CPL STRENGTHS

- Broad eligibility for small and medium-sized contractors
- Job site pollution coverage including clean-up costs available
- Mold buy-back available based on CGL approach
- Limits to \$1M

## COMPLETE PACKAGE

- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation
- Marketing support and underwriting training

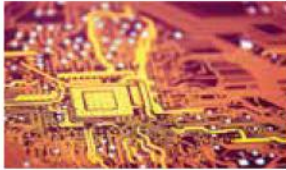
*Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.*

# | Berkley Re Solutions

| a Berkley Company

## CUSTOM TURNKEY SOLUTIONS

Custom Turnkey Solutions provide a complete insured offering for a variety of specialty products that helps you become more valuable to your agents and insureds. Our offerings include policy language, underwriting guidelines, rating plans, filing support and quota-share reinsurance options. In addition, we provide training, unique service solutions and marketing delivering a complete turnkey experience.



COMMERCIAL CYBER



FAMILY CYBER  
(PERSONAL LINES)



FARM CYBER



LIQUOR LIABILITY



MISCELLANEOUS  
PROFESSIONAL



CONTRACTORS  
PROFESSIONAL



ALLIED HEALTH



EMPLOYMENT  
PRACTICES



TECHNOLOGY E&O



NON-PROFIT D&O

## TREATY, PROGRAMS AND FACULTATIVE

When underwriting support is paramount to achieving success, our Casualty Treaty & Program solutions provide our partners excellent answers for risk selection, pricing and risk transfer. We can help with lines, classes or books of business.



UMBRELLA/  
EXCESS LIABILITY



AUTOMOBILE/  
TRUCKERS LIABILITY



GENERAL &  
PRODUCTS LIABILITY



PROPERTY &  
CASUALTY FACULTATIVE



MEDICAL  
MALPRACTICE



RAILROAD  
PROTECTIVE



ERRORS AND  
OMISSIONS



SPECIALTY  
CLASSES

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