



## LIU Contractors Professional Liability Insurance

Escalating claims expense, judgments and awards, together with higher standards of accountability for general contractors, construction managers, construction agents & construction trades, make Contractors Professional Liability coverage a necessity in today's business world.

LIU is a leading market in Contractors Professional Liability Insurance. Our products are custom-tailored to provide coverage for Canadian domiciled organizations with operations anywhere in the world. Policies can be customized to suit the needs of small to large companies, partnerships or practice groups.

### Why Choose LIU?

- Limit(s) of Liability available up to \$25,000,000 CAD/USD
- Project Specific and Practice Polices Available (Primary or Excess)
- Tailored loss prevention/risk management seminars available and customized to the Insured's needs
- Dedicated and bilingual A&E underwriting and claims professionals
- Liberty Mutual Insurance Company is A.M. Best 'A' Rated (Excellent)\*
- International capabilities with more than thirty offices worldwide

\* For the latest ratings, access [www.ambest.com](http://www.ambest.com)

### Contact us

Please contact us or visit our website at [www.liucanada.com](http://www.liucanada.com) to learn more about our people and products.

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### Policy Highlights

- Pollution Incident coverage—BI/PD arising from the performance of Professional Services
- Mitigation of Loss: reimbursement of reasonable expenses to mitigate Damages resulting from a pre-claim Design Error
- No exclusion for Pollution or Terrorism
- Coverage for Insured's participation in a joint venture
- Supplemental Payments Extensions (no Deductible)
  - Pre-Claims Assistance: resulting from Liberty investigations
  - Reimbursement Expenses: Actual loss of earnings and reasonable expenses when attending hearings, depositions and trials — \$300/ day; \$20,000 aggregate
  - Disciplinary Proceedings: Reimbursement of reasonable lawyer's fees — \$25,000
  - ODA, NHA or OHSA Expense Reimbursement— \$15,000
  - Loss of Document(s) - \$25,000
- Broad Definition of Professional Services including practice as a scientist, construction manager, environmental consultant and LEED AP
- Mediation Deductible Credit of 50% (to a maximum reduction of \$25,000) for Claims resolved through Mediation
- Definition of Damages includes punitive or exemplary damages or the multiple portion of any multiplied damage award, where insurable by law (most favourable venue)
- Waiver of Subrogation against a client of the Insured to the extent that the insured had entered into a written agreement to waive such rights
- Worldwide coverage territory



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This literature is a summary only and does not include all terms, conditions, or exclusions of the coverage described. Please refer to the actual policy language for complete details of coverage and exclusions.