

Professional Underwriters Agency

CPP PLUS™

**Contractors Professional and Pollution
Liability and Protective Indemnity Policy**

PROGRAM ADVANTAGES

- Rated A+ XV Superior by AM Best
- Robust Risk Management Services
 - » Unlimited Contract Reviews
 - » Toll-Free Hotline
 - » Webinars for CE Credits Provided by Kent Holland, Construction Risk
- Unparalleled Service
 - » 24-Hour Turnaround Time
- Broad Coverage
- Special Financing Available

UNDERWRITING PARAMETERS

- All contractors' risks, including Design-Build Professionals, Agency and At-Risk Construction Managers, General Contractors, Artisan Trade Contractors, etc.

HIGHLIGHTS OF THE CPP PLUS™

THE INSURING AGREEMENTS

- Contractors Professional Liability
- Contractors Pollution Liability (Occurrence-Based available for AP)
- Protective Indemnity
- Rectification/Mitigation
- Pollution Legal Liability (for owned locations)

LIMIT PROFILE

- Up to \$5M in limits available (each claim and aggregate)

MINIMUM PREMIUM

\$6,000

MINIMUM DEDUCTIBLE

\$5,000

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ADDITIONAL FEATURES OF THE CPP PLUS™

- Broad definition of professional services, insured, and wrongful act
- Automatic additional insured under the Contractors Pollution Liability coverage for clients of the insured where required by contract
- No faulty workmanship exclusion applied to the professional liability or pollution liability
- No construction means and methods exclusion if commercial general liability coverage is not available
- Non-owned disposal sites and transportation coverage built into the pollution liability coverage
- Policy provides excess coverage over project-specific policies
- Coverage for software supplied by the insured to a client for a specific project
- Coverage for products used in a specific project designed by the insured or on the insured's behalf
- Automatic waiver of subrogation against the insured's client where required by contract
- Worldwide coverage
- Provide coverage for claims brought by parties that have up to a 49% equity interest in the insured
- Reduced Retention Indemnity wording built into the policy
- Non-binding dispute resolution (including but not limited to mediation) retention credit
 - » 50% up to a maximum of \$25,000
- Punitive, exemplary or multiplied damages covered where insurable by law
- Liquidated damages covered where the insured would be liable in absence of an agreement
- Up to five year extended reporting period available
- Mutual selection of defense counsel
- Joint venture extension