



# Construction contractors — Professional liability insurance

**Protect yourself and your business from risks when designing and implementing design-build projects.**

Victor's professional liability insurance program for construction contractors is designed specifically for contractors who enter into written design-build contracts and are undertaking responsibility for professional design services. Our professional liability insurance program will safeguard contractors and their businesses from allegations of professional negligence, such as design error, insufficient inspection and faulty specifications, whether those allegations have merit or not.

## Why buy this product?

With over 50 years of experience, Victor has been a trusted name in professional liability and construction insurance. As a leading provider of professional liability insurance for architects and engineers, we bring a long-term commitment to this market and a high level of expertise in both underwriting and claims management.

Victor's professional liability insurance program is endorsed by Engineers Canada and the Association of Consulting Engineering Companies (ACEC) of Canada. We are proud of our long-term partnership with these organizations along with these value-added services included in a Victor professional liability policy:

- Pre-claim Assistance
- Contract Review Services
- Claims Examples

## Who will benefit?

**Construction contractors** or **design-build firms** who enter into written contracts with their clients (which states professional design responsibility).

*NOTE: The insured firm may have engineers or architects on staff to provide the design services or they may have to subcontract the professional services to an independent engineering or architectural firm. In either scenario, the insured firm will be held responsible by their client in the event of an error, omission or negligent act in the provision of these professional services.*

## What are the coverage agreements?

- Payment of damages which the insured is legally liable to pay as a result of a claim arising out of an error, omission or negligent act in the performance of professional services
- Duty to defend claims seeking damages payable under the policy
- Coverage for services rendered and claims made anywhere in the world

## What are the coverage details?

- Coverage is written on a claims-made and reported basis
- Full prior acts coverage is available from establishment of firm
- Limits available on a per claim and annual aggregate basis up to \$5,000,000

## What are the policy features?

- Broad definition of named insured including contract employees
- Broad definition of professional services
- Non-cancellable except for non-payment of premium
- Excess coverage over separately insured projects or other primary insurance policy
- Blanket coverage for insured's participation in a joint venture with other design professionals

## How are claims handled?

Victor's highly specialized team of claims analysts, adjusters and legal counsel ensures that claims are managed proactively throughout the entire life of a claim.

## What other insurance solutions do we offer?

- Builders Risk and Wrap-Up Liability
- Commercial General Liability
- Commercial Property Insurance
- Commercial Umbrella Liability
- Crime Insurance
- Directors & Officers Liability
- Employment Practices Liability
- Environmental & Pollution Liability
- Errors & Omissions
- Fiduciary Liability
- Group and Retiree Benefits
- Technology and Cyber Liability

Visit us at [victorinsurance.ca](https://victorinsurance.ca) to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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