

GENERAL & ARTISAN CONTRACTORS PROFESSIONAL LIABILITY

## Coverage highlights

Each general contracting firm is unique, and with an ever-shifting economy and marketplace, contractors are changing the way they do business. For those reasons, Victor created innovative, flexible policy forms that address general contractors' professional liability exposures.

# Professional Liability target markets

- General contractors
- Agency construction managers
- Design/build contractor
- At-risk construction managers

#### Program highlights

- Availability: In all 50 states, D.C. and U.S. territories\*
- Minimum Premium: \$6,000
- Limits: Up to \$10 million
- Coverage: E&S with an A rated carrier

### General Contractors Professional Liability

- Rectification coverage
- In-house and subcontracted design services covered
- Agency and at-risk construction management covered
- Coverage for joint ventures with design firms
- Reimbursement for legal fees and expenses up to \$25,000 per policy year for ADA, FHA and OSHA actions
- Defendant's reimbursement up to \$10,000 per claim
- Definition of wrongful act does not include 'negligent'
- Coverage for ownership up to 49%
- Expanded definition of professional services including architect, engineer, interior designer, landscape architect, land surveyor, LEED consultant and construction manager

#### **Get started**

Visit victorinsurance.com or scan the QR code to learn more.





<sup>\*</sup>excluding U.S. Virgin Islands