



# Design & construction

Product brochure  
United States

## Overview

Whether a general contractor, artisan contractor or design build firm, contractors engage in a broad range of disciplines which vary widely from project to project. With increasing contractual requirements, it is critically important that a contractor possess a broad errors & omissions policy in addition to their general liability. Having key provisions such as blanket additional insured and waiver of subrogation as standard can also be of huge benefit. Rectification costs, cyber and optional pollution further enrich our offering. We are experts in this field, and hold ourselves to excellence in service standards, with a 24 hour average turnaround time. We will help you to create a bespoke policy which fits the complex needs of many kinds of the insured.



## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](https://cfcunderwriting.com) and [LinkedIn](#).

## Contact



**Antony Aylett**  
US Professions Practice Leader

[aaylett@cfcunderwriting.com](mailto:aaylett@cfcunderwriting.com)

+44 (0)207 220 8526

## Coverage highlights

### Comprehensive errors & omissions cover, with a broad definition of professional services

Adaptable contractors errors & omissions (E&O) cover designed to provide comprehensive cover to general, artisan and design build contractors. Broad definition of business activities to include all main professional exposures faced. Full E&O cover including, contingent bodily injury and property damage, vicarious liability of subcontractors, intellectual property rights infringement, libel, slander and defamation, loss of documents and the payment of withheld fees.

### Vicarious liability

Our policy covers vicarious liability of subcontractors, under the E&O section, essential for those contractors subcontracting out professional or design work, for which they could be held liable.

### Contingent bodily injury and property damage

If a contractor causes bodily injury or property damage as a result of their professional services, this may not be covered under their general liability policy, as such is it crucial to hold an E&O policy that does not exclude this coverage and fills a potential gap in cover.

### Separate limit pollution liability

This optional feature covers both sudden as well as accidental and gradual pollution, which is increasingly important exposure as environmental regulations become stricter and more complex. We can offer either an aggregated E&O and pollution limit, or separate towers for each.

### Comprehensive legal cover

Our policy includes cover for suits brought anywhere in the world as standard. We also offer full civil liability coverage and cover costs incurred by attending court sessions in relation to a claims or loss case covered by this policy.

### Rectification costs

Covering costs for steps taken by the contractor to mitigate against a potential claim, were their work not rectified.

### Optional workmanship extension for artisan contractors

Extend cover to pick up claims arising out of faulty workmanship performed by the contractor, including cover for parts and materials furnished.

### Excess & umbrella liability

Can be included if higher limits are required. This can sit over our own primary policy or another insurance provider.

## Appetite

### What we love

- Design / build
- Remodelling
- HVAC
- Electrical
- Mechanical
- Acoustical and audio visual
- Landscaping
- Painting
- General contractors
- Plumbing

### What we consider

- Carpentry
- Masonry
- Demolition
- Drywall
- Telecommunications
- Solar
- Automation

### What we ordinarily decline

- Roofing
- Glazing
- Concrete
- Scaffolding
- Flooring
- Fire suppression

### Optional extras

First dollar defence, defence outside of the limits, project specific limits

### Limits, deductibles, premiums, revenue threshold

Maximum limit E&O	\$5,000,000
Minimum deductible	\$2,500
Minimum premium (E&O)	\$1,000
Revenue threshold	\$100,000,000

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.