



Recent risks

CFC's Design & Construction policy is designed to pick up the exposure contractors have to professional liability claims and fill the gaps typically found in a general liability policy. Take a look at some of the recent risks we've seen since the launch.

Painting contractor

Limit: \$250K
Deductible: \$5K
Premium: \$2,200

A painting contractor with \$1.8M in revenue works on residential and commercial buildings. They were looking for contractors E&O including workmanship cover.

Design build HVAC contractor

Limit: \$1M
Deductible: \$5K
Premium: \$3,800

The contractor works on school and hospital projects and was looking for a form that suited design build firms. They had \$200K in professional fees and \$4M in construction revenues.

Carpentry contractor & agency construction manager

Limit: \$1M E&O & \$1M pollution
Deductible: \$5K
Premium: \$2,500 (E&O) & \$1,500 (pollution)

This contractor worked on residential homes and had \$750K in combined professional fees and construction values. They required a policy that could accommodate their mix of professional and contracting services.



General contractor

Limit: \$3M
Deductible: \$10K
Premium: \$14K

A general contractor with a revenue of \$10M constructs metal commercial buildings and was looking for cover to meet their contractual requirements.

Electrical contractor

Limit: \$5M | **Deductible:** \$10K | **Premium:** \$16,250

An electrical contractor with revenues of \$4M was looking for larger limits while working on commercial projects. Coverage included rectification costs, vicarious liability and contingent bodily injury.

