



TOKIO MARINE
HCC



Contractors Advantage Professional Liability

Tokio Marine HCC – Cyber & Professional Lines Group is a market leader of professional liability coverage. We have more than 30 years’ experience in underwriting professional liability and are backed by the strength of a leading international insurance holding company, giving us a strong foundation in handling the insurance needs of Contractors.

Our carriers are rated with the top financial ratings:

S&P.....A+(Strong)

Fitch Ratings.....AA-(Very Strong)

AM Best.....A++(Superior)



The Contractors Advantage Professional Liability policy (AECIP 7072) offers professional liability insurance coverage for the unique professional exposures that a contractor faces from assuming the role of a General Contractor, Specialized Contractor, Design/Builder, construction manager, project manager, program manager, and owner’s representative, as well as providing services involving building commissioning, value engineering, constructability review or design-assist.

Contractors Professional Liability

Broad definition of professional services, including coverage for in-house design as well as an insured’s vicarious liability from hiring professional sub consultants; Agency CM and At Risk CM; BIM, LEED, building commissioning, value engineering, constructability review or design-assist. In addition to professional liability, the policy form also includes the following:

- Rectification Expenses Coverage
- Network Security and Privacy Liability Coverage
- Contractors Pollution Incident Liability (optional coverage)
- Contractors Protective Indemnity (optional coverage)

Supplemental Coverages

- Disciplinary Proceedings
- ADA, FFHA and OSHA Proceedings
- Expense Reimbursement
- Subpoena Response Assistance
- Public Relations

Enhancements

- Technology Services Coverage
- Sexual Misconduct Liability Endorsement (optional coverage)
- Faulty Workmanship Endorsement (optional coverage)



Product Highlights

- Coverage is offered on a claims made and reported, duty to defend policy form with flexible limit options up to \$5,000,000.
- Project/Client Specific Excess Coverage Available
- Circumstance Reporting
- Waiver of Subrogation
- Innocent Insured Coverage
- Coverage for Punitive or Exemplary Damages
- Mediation Deductible Credit
- Equity Interest (up to 25% ownership)
- Temporary or Leased Personnel Coverage
- Coverage for an Insured's participation in a Joint Venture
- Worldwide Coverage
- Optional Extended Reporting Periods
 - 12 months at 100%
 - 24 months at 150%
 - 36 months at 200%
 - 60 months at 250%

Target Classes of Business

- Design/Build, Specialized and General Contractors
- Artisan Contractors
- Electrical, HVAC, Mechanical, Fire Protection, Plumbing, Telecommunication and Low Voltage Contractors
- Construction Managers – Agency and At Risk

Claim and Risk Management

Tokio Marine HCC – Cyber & Professional Lines Group (CPLG) is pleased to offer Risk Management and Pre-Claim Assistance Services to its Contractors Professional Liability policyholders. CPLG's defense counsel panel are available to provide risk management counseling and pre-claim assistance to CPLG policyholders at no additional cost.

Our claims staff are experienced claims administrators and attorneys who collaborate with our policyholders and deliver on commitments. We understand our policyholders' needs and how important getting back to business is by delivering an experienced, proactive and innovative approach in our management of claims and litigation.

Please contact us today or visit our website for more information about our comprehensive insurance solutions:

Tokio Marine HCC – Cyber & Professional Lines Group

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Submissions can be sent to
aesubmissions@tmhcc.com

Or visit our website at
tmhcc.com/pro