



**PERFORM**  
 Professional Liability and  
 Pollution Liability Insurance for  
 Construction Professionals



**PERFORM**

The PERFORM policy provides Contractors Professional and Pollution Liability Insurance. It combines professional, protective and pollution coverages and provides separate insuring agreements for each of the exposures that share the policy aggregate limit.

**PERFORM Covers**

General Contractors, Construction Managers, Design/Builders, and Trade Contractors, as an annual or project specific policy for the following combined or monoline coverages:

**Protective Indemnity**

- First-party excess professional indemnity (DIC), over subbed design professionals' valid and collectible insurance

**Professional Liability**

- Third-party negligent act, error or omission

**Contractor Pollution Liability**

- Third-party pollution

**Cyber Liability**

- Third party

**Media & Personal Injury Liability**

- Third party

**Mitigation**

- First party; to mitigate or avoid an active or future problem

**Limits of Liability**

- Limits up to \$25 million

**Project Delivery Systems**

- Design/Bid/Build
- Design/Build
- Construction Management at Risk
- Integrated Project Delivery
- Public Private Partnership (P3)

**Has an owner asked your contractor/client to carry out the following?**

- Value engineering or cost reduction
- Assist with BIM or 3D modeling
- Design/Assist or shop drawing
- Constructability reviews
- Scheduling/hire subcontractors
- Green or LEED construction
- Project management
- Material selection

**Why Professional Liability Insurance?**

General Liability insurance applies to Bodily Injury and Property Damage losses while Professional Liability insurance applies to:

- Economic damages including:
  - Cost overruns from change orders
  - Acceleration Costs from project delays
- Bodily Injury and Property Damages triggered by a negligent act
- Mold/pollution claims arising out of Professional Services



### Target Contractors

- General Contractors, At-Risk Construction Managers, Design Builders
- Electrical, Mechanical, Plumbing Contractors

### Target Project Types

- Infrastructure and other Civil Projects
- Healthcare
- Wastewater Treatment
- Education/Institutional
- Interior Fit-Out
- Telecommunications
- Airport Expansions
- Hotels
- Utilities

### Optional Coverage Enhancements

- Faulty workmanship coverage for qualifying subcontractors
- Defense Outside the Limits for professional and pollution claims
- Separate Per Project Aggregate Limits for professional and pollution claims
- Site pollution insurance

### Additional Capabilities

- New ventures acceptable
- Coverage available throughout the United States
- Separate London presence

### About Berkley Construction Professional

Berkley Construction Professional is a division of Berkley Alliance Managers, a member of W. R. Berkley Corporation, a Fortune 500 company, is part of the S&P 500 and whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best.

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