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PERFORM
Professional Liability Insurance

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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

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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 provides professional liability, pollution liability, and protective professional indemnity insurance for contractors and construction project owners. Focused exclusively on the construction industry, we deliver customized insurance solutions for complex risks through deep industry expertise, experienced underwriting, and responsive service. Our brokers value our collaborative approach and specialized knowledge, while policyholders benefit from industry-specific risk management resources, dedicated in-house claims professionals, and the peace of mind that comes from working with a financially sound insurer dedicated to protecting their business, reputation, and long-term success.

Berkley Construction Professional, a division of Berkley Alliance Managers, is a member of W. R. Berkley Corporation, a Fortune 500 company that is part of the S&P 500. W. R. Berkley Corporation's insurance company subsidiaries are rated A+ (Superior) by AM Best. Learn more at berkleycp.com.

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BCP:26-105:PDF:9/26