

PROFESSIONAL LINES

DESIGN AND CONSTRUCTION PROFESSIONAL INDEMNITY



Professionals involved in the design process for the construction industry have significant civil and legal obligations in the event of allegations of negligent design or a failure to perform their professional services.

DESIGN AND CONSTRUCTION PROFESSIONAL INDEMNITY

KEY FEATURES

- Broad civil liability insuring clause
- Excess coverage for project specific risks
- Broad definition of Professional Services

AUTOMATIC EXTENSIONS INCLUDE

- Claims Preparation Costs – subject to sub-limit
- Complimentary Legal Advice
- Contractual Liability
- Joint Ventures
- Limitation of Liability Contracts
- Loss Mitigation Costs – subject to sub-limit
- Pollution Liability
- Reduction of Excess
- Vicarious Liability for Consultants

OPTIONAL EXTENSIONS AVAILABLE

- Fidelity Cover – subject to sub-limit
- Novated Contracts
- Proportionate Liability

TARGET CLASSES

- Australian Domiciled Small, Medium and Large Companies
- With a particular focus on specialist firms, including but not limited to:
 - Project Managers
 - Construction Managers
 - Electrical Engineers
 - Drafters
 - Computer Aided Design
 - Civil Engineers
 - Town Planners
 - Construction Design & Manufacture
 - Mechanical Engineers
- We will also consider on a case-by-case basis a wide variety of engineering professions, including but not limited to:
 - Acoustic Engineers
 - Environmental Engineers
 - Structural Engineers
 - Mining Engineers
 - Hydraulic Engineers

UNDERWRITING STRATEGY

- Maximum capacity AUD \$10,000,000
- Minimum deductible AUD \$10,000
- Minimum premium AUD \$10,000

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