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Responsive. Creative. Secure. BerkleyCanada.com



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Construction

Berkley Canada is taking a different approach to construction. Collaborating with other Berkley Canada business units, such as Environmental, Commercial Lines, Executive Risk and Surety, our Construction underwriting team will deliver a full suite of new and existing construction insurance products tailored to the Canadian market.

Highlights

- Annual renewable & single project-specific policies
- Capacity up to \$25M
- Up to a 10 year policy period inclusive of ERP for single project policy
- Local construction specialist underwriting team with full authority
- Local claims team with full claims authority and the ability to settle all claims
- Defense Costs Outside Policy Limits (available)
- Ability to combine Professional Liability, Cyber liability (sublimit), Media & Personal Injury Liability (sublimit), Pollution Liability, Protective E&O, Mitigation Response Coverages under a single policy

Products

- Contractors Professional Liability Insurance Policy
- Owners Protective Professional Liability Insurance Policy
- Architects & Engineers Professional Liability Insurance Policy
- Contractors Commercial General Liability Policy
- Wrap-Up Commercial General Liability Policy
- Excess Follow Form Liability Insurance Policy

Preferred Classes

- Owners: Real estate developers, Private Equity, Government Agencies
- Architects & Engineers
- General Contractors, Construction Managers, Design-Builders
- Engineering-Procurement-Constructors
- Variety of subtrades such as Electrical, Mechanical Contractors, HVAC

Acceptable Construction Delivery Methods

- Design-Bid-Build Projects
- Design-Build Projects (with in-house or subbed out designs)
- Public-Private-Partnership Projects
- Integrated Project Delivery Projects

Preferred Project Type

- Industrial, Commercial, Institutional, Office high-rises, Infrastructure Projects, Commercial Grade Condo Projects, and more

Declined Project Type

- Mines, Offshores, and Oil & Gas Facilities including Pipelines

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W.R. BERKLEY CORPORATION

Total Assets:
\$20.6 billion USD

Common Stockholders' Equity:
\$4.3 billion USD

Reserves for Losses and Loss Expenses:
\$10.1 billion USD

40+ years of casualty market experience

Fortune 500 Company

BERKLEY INSURANCE COMPANY

A.M. Best A+
S&P A+

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Construction

Contractors Professional Liability Insurance Policy

Key Coverages

- **Professional Liability**
 - Third Party professional liability claim with defense & indemnity
- **Protective Professional Indemnity (optional)**
 - First party excess indemnity with DIC (optional) over negligent professional's own E&O insurance.
 - Contractors Pollution Liability (optional)
 - Cyber Liability (automatically included with sublimit)
 - Media & Personal Injury Liability (automatically included with sublimit)
 - Mitigation of Loss (optional)
 - First party indemnity coverage to mitigate or avoid Professional, Cyber or Media & Personal Injury claim

Supplemental Coverages

(Sublimits are in addition to policy limits of liability. SIR does not apply)

- **Litigation Attendance** - Expense Reimbursement
- **Disciplinary Proceedings** - Defense Expense
- **Subpoena** - Defense Expense
- **Corporate Reputation Rehabilitation** - Expense Reimbursement
- **Protective Claim Bankruptcy Litigation** - Expense Reimbursement
- **Building Information Modeling** - Extra Expense
- **Occupational Health & Safety Act** - Defense Expense

Coverage Highlights

- Annual Renewable and Single Project-Specific coverage available
- Choice of defense counsel with Berkley Canada's consent
- SIR credit up to \$25,000 towards costs of your own Counsel to monitor the claim
- Mediation deductible credit up to \$25,000
- Waiver of subrogation if included in insured's written agreement

Preferred Classes

- General Contractors, Construction Managers Design-Builders, Engineering-Procurement-Constructors, variety of Subtrades such as Electrical, Mechanical Contractors, HVAC

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Owners Protective Errors & Omissions Policy

Key Coverages

- **Protective Professional Indemnity**
 - First party excess indemnity with DIC (requires minimum third party A&E and/or Contractor's E&O policy attachment point of \$2M per claim / \$2M aggregate limit)
- **Protective Contractor's Pollution Coverage (Optional)**
 - First party excess indemnity with DIC (requires minimum Contractor's Pollution policy attachment point of \$2M per claim / \$2M aggregate limit)
- **Third party claim**
 - Defence and indemnity for third party claim against owner

Supplemental Coverages

(Sublimits are in addition to policy limits of liability. SIR does not apply)

- **Litigation Attendance** - Expense Reimbursement
- **Subpoena** - Defense Expense
- **Corporate Reputation Rehabilitation** - Expense Reimbursement
- **Protective Claim Bankruptcy Litigation** - Expense Reimbursement
- **Building Information Modeling** - Extra Expense
- **Occupational Health & Safety Act** - Defense Expense

Coverage Highlights

- Broadened scope of covered Professional Services
- No self-insured retention (SIR) obligation under the Protective Insuring Agreement
- Policy Period Definition includes 12 months automatic extension for project delays

Preferred Classes

- Real Estate Developers
- Private Equity
- Government Agencies

Preferred Project Types

- Industrial, Commercial, Office High-rises, Institutional, Infrastructure Projects, Commercial Grade Condo Projects and more

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Architects & Engineers Professional Liability Insurance Policy

Key Coverages

- **Third Party Professional Liability Claim Defense & Indemnity**
 - Defence and indemnity for third party claim against architects, engineers, land surveyors and other licensed design professionals
- **Cyber Liability**
 - Automatically included with sublimit
- **Media & Personal Injury Liability**
 - Automatically included with sublimit

Supplemental Coverages

(Sublimits are in addition to policy limits of liability. SIR does not apply)

- Claim prevention assistance
- Disciplinary, Regulator or Administrative Expense Reimbursement (*\$25,000 sublimit*)
- Defendants Expense Reimbursement (*\$400/day, up to \$25,000 sublimit*)
- Fee Dispute Mitigation Expense Reimbursement (*\$25,000 sublimit*)
- Peer Review Reimbursement Expenses (*\$5,000 sublimit*)
- Cyber Security Breach Response Reimbursement Expenses (*\$50,000 sublimit*)

Additional Capabilities

- Annual Renewable and Single Project-Specific Coverage available

Target Classes

- Large cap multidisciplinary Architecture & Engineering firms with complex contracts and services agreements on large value project types

Preferred Project Types

- Industrial
- Commercial
- Office High-rises
- Institutional
- Infrastructure Projects

Declined Project Types

- Mines
- Offshores
- Oil & Gas Facilities including Pipelines

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Contractors Commercial General Liability Policy (Renewable)

Maximum Primary Layer Capacity

- Up to \$5M per occurrence re: Bodily Injury and Property Damage (includes all other standard coverage sections)
- Up to \$100,000 sublimit for Contractors Rework Coverage
- General Aggregate applies to Products-Completed Operations Hazard

Maximum Excess Liability Follow Form Capacity

(Only available if primary layer not written by Berkley Canada):

- \$25M per occurrence / \$25M General Aggregate applies to Products-Completed Operations Hazard

Preferred Contractor Classes

- Construction Managers, Project Managers, General Contractors, Subcontractors, Excavators, Road Builders, Non-Residential Mechanical & Electrical Trades

Decline Classes

- Snow Removal Contractors
- Residential Builders & Trades
- Roofers (cold and hot works)
- Road Services and Landscape Maintenance
- Fire Protection Systems including Sprinkler System
- Renovation Upgrades- Repairing, Auto Mechanics & Body Shops

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Construction

Wrap Up Commercial General Liability (Single Project Risks)

Maximum Primary Layer Capacity:

- Up to \$25M per Occurrence re: Bodily Injury and Property Damage
- General Aggregate applies to Products-Completed Operations Hazard

Maximum Excess Liability Follow Form Capacity

(Only available if primary layer not written by Berkley Canada)

- \$25M per Occurrence
- General Aggregate applies to Products-Completed Operations Hazard

Additional Capabilities

- Available on Primary Layer or Excess Layer
- Maximum covered construction period of 60 months
- Maximum covered Completed Operations Period following substantial completion of up to 60 months

Preferred CCIP (Contractor Controlled Policy) Classes

- Construction Managers, Project Managers, General Contractors, Subcontractors, Excavators, Road Builders, Non-Residential Mechanical & Electrical Trades

Preferred OCIP (Owner Controlled Policy) Classes

- Real estate developers, Private Equity, Government Agencies, and more.

Preferred Project Types

- Industrial, Commercial, Institutional, Office high-rises, Infrastructure Projects, and more

Declined Project Types

- Mines, Offshores, and Oil & Gas Facilities including Pipelines

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