



GENERAL & ARTISAN CONTRACTORS PROFESSIONAL LIABILITY

Coverage highlights

Each general contracting firm is unique, and with an ever-shifting economy and marketplace, contractors are changing the way they do business. For those reasons, Victor created innovative, flexible policy forms that address general contractors' professional liability exposures.

Professional Liability target markets

- General contractors
- Agency construction managers
- Design/build contractor
- At-risk construction managers

Program highlights

- Availability: In all 50 states, D.C. and U.S. territories*
- Minimum Premium: \$6,000
- Limits: Up to \$10 million
- Coverage: E&S with an A rated carrier

*excluding U.S. Virgin Islands

General Contractors Professional Liability

- Rectification coverage
- In-house and subcontracted design services covered
- Agency and at-risk construction management covered
- Coverage for joint ventures with design firms
- Reimbursement for legal fees and expenses up to \$25,000 per policy year for ADA, FHA and OSHA actions
- Defendant's reimbursement up to \$10,000 per claim
- Definition of wrongful act does not include 'negligent'
- Coverage for ownership up to 49%
- Expanded definition of professional services including architect, engineer, interior designer, landscape architect, land surveyor, LEED consultant and construction manager

Get started

Learn more at victorinsurance.com/design-construction or email us at design.us@victorinsurance.com.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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