

Contractors PROtectSM

PROFESSIONAL LIABILITY INSURANCE WITH CYBER COVERAGE

Argo Pro's Contractors PROtect form is designed for general contractors, artisan contractors and professionals offering construction, fabrication, installation, erection and maintenance services to their clients. The policy form provides best-in-class coverage to address the complex needs of contractors, including exposures relating to construction and pollution.

Key Coverage Highlights*

- Protection for claims arising from the following types of liability:
 - Professional
 - Cyber (including social engineering incidents)
 - Contractors pollution
- Provides coverage for supplemental payments for crisis management expenses; appearance at proceedings; disciplinary proceedings; subpoena assistance; ADA, FHA and OSHA legal expense reimbursement; and cleanup costs
- Rectification costs included
- No faulty workmanship exclusion
- Waiver of subrogation wording when insured agrees to prospectively waive via written contract
- No hammer clause
- Choice of counsel with insurer's consent
- Up to \$25,000 deductible credit for voluntary mediation
- Automatic coverage for acquisitions of entities whose revenues are less than 50 percent of the named insured's revenues
- Wrongful act includes "personal injury offense"
- Final adjudication for fraud claims
- Punitive and exemplary damages covered, where insurable
- Definition of insured includes independent contractors, interns, volunteers, spouses and domestic partners
- Project-specific coverage available with 36-month policy term and 10-year tail
- Free and unlimited risk management services including:
 - Pre-claims assistance provided by Argo claims team
 - Contract review

To learn more please visit

argolimited.com/argo-pro/product/contractors-protect

KEY POINTS

- Maximum capacity: \$10 million
- Minimum deductible: \$5,000 (for \$1 million limit)
- Minimum premium: \$5,000 (for \$1 million limit)
- Write both primary and excess
- Write firms of all sizes
- Write on nonadmitted paper

TARGET RISKS

- General contractors
- Electricians
- Plumbers
- Painters/drywallers
- Carpenters
- Carpet/tile installers
- Landscapers
- Audio/video installers
- Demolition/excavation contractors
- HVAC contractors
- Machine fabricators
- Roofing contractors
- Steel/concrete contractors

KEY CONTACTS

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*Coverage is always subject to all of a policy's terms and conditions. This is a summary of certain key aspects of coverage. Review the policy form for complete terms and conditions. Products are underwritten by U.S. insurers that are members of Argo Group. Some products are only available through an authorized surplus lines insurer.