



Product Profile

Design and Construct

We recognise the growing contractual pressures within the construction industry and the importance of effective risk management. In response we have developed a comprehensive solution to meet our clients' needs. In conjunction with a leading UK law firm, we offer a free warranty review service, which reinforces our commitment to providing risk management solutions for the industry.

Cover Summary

Breach of Duty of Care including:

- Negligent Act, Error or Omission
- Misstatement
- Misleading Statement
- Breach of Confidentiality

Breach of Contract occasioned by Negligence

Fraud and Dishonesty

Infringement of intellectual property rights

Defamation

Collateral Warranties

Fitness for Purpose

Duty to Warn

Asbestos – up to £250,000

Sudden and Accidental Pollution – up to £1 million

Estate Agents and Health & Safety / Construction

Design Management Legislation

Specialist Designers

Joint ventures

Defence Costs inclusive of Policy Limits

Retention applicable to Defence Costs

Worldwide territorial limits excluding USA and Canada

Extensions

Mitigation of Loss

Automatic Acquisition Clause

Court attendance costs

Lost documents – up to £100,000

Main Exclusions

USA/Canada jurisdiction exclusion

Contractual Liability

Cost assessment

Coverage Options

Any One Claim or aggregate basis

RICS Compliance Clause

Limits

Limits on an Any One Claim or aggregate basis

Primary and Excess Layers available

Limits up to £15 million

Target Market

Any UK and Ireland based contractor

Underwriting Information

For primary cover:

AIG Design and Construct Proposal Form or suitable alternative

Claims experience, including full details of all paid and outstanding matters

For excess layers:

Details of primary insurer and terms applied

Underlying wording

This product profile is intended as a guide only. Scope and terms are subject to the terms and conditions of the policy

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London
58 Fenchurch Street
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Tel: 020 7954 7000

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Forsyth House, Cromac Sq
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Tel: 02890 726002

Birmingham
Embassy House,
60 Church Street
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Tel: 0121 236 9471

Bristol
Ten Victoria Street
Bristol BS1 6BN
Tel: 0117 329 1065

Chelmsford
Victoria House
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Chelmsford, Essex CM1 1JR
Tel: 01245 707 400

Croydon
2-8 Altyre Road, Croydon
Surrey CR9 2LG
Tel: 020 8681 2556

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Centenary House
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Glasgow G2 6HJ
Tel: 0141 303 4400

Leeds
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Leeds LS1 5RD
Tel: 0113 242 1177

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4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521

Newcastle
Suite 442, 4th Floor,
Collingwood House
38 Collingwood Street
Newcastle upon Tyne NE1 1JF
Tel: 0191 206 4091

Reading
Soane Point, 6-8 Market Pl
Reading RG1 2EF
Tel: 0118 964 2600

Features, benefits and sales pointers

Free collateral warranty review service

We provide a free warranty review service in conjunction with a leading UK law firm to identify whether the terms of any proposed collateral warranty, novation agreement, or third party rights clause potentially exceeds the scope of cover afforded by the policy. All documents will be reviewed within 5 working days.

Mitigation of loss

Sometimes a client may realize they have made a mistake before a formal claim has been received and providing we have given our consent and that the costs incurred would reduce the amount of a claim covered by the policy, we will cover the clients' costs of taking the necessary steps to remedy the situation. Resolving a potential problem in this way before it becomes a claim could benefit our client, their claims history and their reputation.

Affirmative covers

We recognise our clients may be exposed to claims from some of the more unexpected areas. It isn't uncommon for a contractor to face an asbestos or pollution related claim even though they may not have provided these specific services. Our solution is to provide affirmative pollution and asbestos covers to help protect against the unexpected.

Specialist designers or sub consultants

It is common practice for construction contracts to insist that a client take legal responsibility for the professional services provided by its sub contractors, including the solvency risk which is especially relevant in the current economic climate. Provided rights of recourse have been maintained, our policy will cover sub consultants for the work they undertake on behalf of the Insured.

Fitness for purpose

The law imposes an obligation upon a contractor to ensure that its builds are fit for purpose. The insured could face a claim where their designers have not necessarily been negligent however the build is not fit for its intended purpose. Our policy covers this "no fault" obligation provided it has arisen in connection with the insured's provision of professional services.

Duty to warn

Even when the insured has no obligation to provide professional services they may still have the obligation to warn those they contract with of any inadequacies in the professional services of others. Our policy will cover this exposure.

Sensitive to ongoing relationships

We understand the importance of our clients' business relationships with possible claimants and the need to settle disputes rapidly and sensitively – particularly in a challenging economic climate. Our claims team works closely with our clients, minimising potential disruption and ensuring wherever possible that we protect our client's financial interests and professional reputation.

Claims expertise

Claims made within the construction arena tend to be extremely complex involving intricate contractual relationships and multiple parties. Our specialist PI claims teams based in London and Manchester are vastly experienced to help ensure your clients' interests are best protected.



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