



# Contractors Professional Liability

Coverage includes Contractors Errors and Omissions,  
plus job site pollution for selected classes.

As a contractor, you can be exposed to potential losses for damage to your work, loss of use due to impaired property, design errors, or job site pollution liability, even if you have excellent general liability coverage. The Contractors Professional Liability coverage addresses potential coverage gaps in the Commercial General Liability Coverage Form.

A component of this coverage, MBG's Contractors Errors and Omissions, provides coverages to small businesses that are often only available for larger contracting risks, and does so at an affordable cost. The new coverage fills the gap with "your work" and "impaired property" exclusions and design liability exposures. It provides insurance coverage for job-site pollution and access to response expertise for a job-site pollution event.

## Key features of MBG's new coverage offering include the following:

- Over 50 contracting classes are eligible
- No "hammer" clause
- Defense is in addition to limits for Contractors Errors and Omissions Insurance
- The aggregate limit for Limited Job Site Pollution Liability Insurance includes "bodily injury", "property damage", "clean-up costs", and "claim expenses"

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This coverage has broad eligibility for small and medium-sized contractors with limits up to \$1M.

## Claims examples illustrating the value of this coverage:

### *Faulty workmanship:*

**A drywall contractor completes a remodeling job with faulty sealing tape. The tape separates from the wall soon after installation.**

### ***MBG's Contractors Errors and Omissions coverage responds.***

The action would be considered faulty workmanship with damage to the insured's product. The cost to remove and replace the tape and any damaged drywall would be covered.\*

### *Design:*

**An HVAC contractor is given specs for air flow in a closed (green building) office building. The contractor's personnel use CAD design to create plans for their work. Once the building is completed, it is unable to maintain proper temperature due to insufficient air flow.**

### ***MBG's Contractors Errors and Omissions coverage responds.***

The contingent design coverage provides for loss arising out of design work performed by the insured's employees for the work performed by the insured. Impaired property for lost rents and restoration costs would be covered damages.\*

\*The claims examples presented above are for illustrative purposes only. Every claim is fact-specific and will be evaluated and adjusted based on the facts presented and the terms and conditions of the actual insurance policy in force at the time of the claim. No representation, guarantee or warranty (either express or implied) of coverage for any individual or specific claim is intended nor should be inferred.

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This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.