



Contractor's Protective Professional Indemnity (CPPI)[®]

Zurich has packaged professional liability coverage with a full suite of pollution coverages to provide a more complete solution for customers.

Targeted customer profile

Zurich tailors CPPI[®] coverage to meet the needs of mid-sized and large construction customers including:

- General contractors
- Construction managers
- Design-build firms
- Infrastructure contractors
- Trade and specialty contractors



Coverage features

Coverage is provided for the professional services of a contractor, whether delivered as a general contractor or trade contractor, construction manager (at-risk or agency), design-builder or designer.

The CPPI policy includes the following coverages:

- Third-Party Professional Liability – Defense of and indemnification for claims asserted by third parties and due to the insured's performance or nonperformance of professional services.
- Rectification – Indemnification for costs and expenses to correct a design defect that could become a third-party claim.
 - Rectification Emergency Consideration – Indemnifies the insured, prior to obtaining Zurich's approval, for expenses incurred to prevent imminent injury or damage, if reported to us within 30 days.
- Protective Professional Indemnity – First-party coverage trigger that responds excess of the underlying professional liability policy of a subcontracted design professional for damages suffered by the insured contractor. Damages may include acceleration costs and rework costs.

It enables the insured contractor to recover incurred losses, regardless of whether there has been a claim by the project owner or third party.

Additionally, Zurich provides Difference in Conditions (DIC), which responds to losses to the extent that the policy is broader than the underlying professional policies, subject to a self-insured retention.

- Protective Indemnity Limit Conversion Option – Zurich's innovative offering allows the Named Insured to convert the Protective Indemnity limit into a limit available to pay attorneys' fees to pursue the underlying subcontractor/subconsultant

Zurich has created one form that provides all occurrence-based coverage triggers for the Pollution coverage parts, and an alternative form that provides all claims-made coverage triggers for the Pollution coverage parts.

- Contractor's Pollution Liability – Defense of and indemnification for claims by third parties from bodily injury and property damages caused by the Insured's contracting activities on a project.

- Mitigation – Provides for recovery under the policy where the Insured incurs costs to address a pollution condition caused by its contracting activities on a project.
 - Mitigation Emergency Consideration – Indemnifies the insured, prior to obtaining Zurich's approval, for expenses incurred to prevent imminent injury or damage, if reported to us within 30 days.
- Extended pollution coverages including Non-Owned Disposal Sites, Time Element and Transportation.

The base CPPI policy contains the following Supplementary Payments:

Pre-Claims Assistance, Travel and Participation Reimbursement for Claims, ADA/FHA/OSHA/State Licensing/Regulatory Board Legal Expense Reimbursement, Public Relations Expenses, and Bankruptcy Litigation Expenses.

Why Zurich?

- Underwriters with extensive experience, specializing in construction professional liability and technical and operational aspects of design and construction
- Those underwriters are embedded within a contractor-focused Property and Casualty underwriting unit.
- Some of our standard construction insurance coverages include Property, Weather Parametric, Builders Risk, General Liability, Wrap-Up, Workers' Compensation, Umbrella Liability, Pollution Liability, Auto Liability and Surety Bonds.
- Domestic and global coverage capabilities
- Dedicated Construction Professional Liability and Pollution Claims teams
- Professional Liability Zurich Resilience Solutions include:
 - Assisting Insureds with services, capabilities and training to reduce risk
 - Claim services include claim case studies and lessons learned presentations, pre-claims assistance and cost reviews, and claim investigation in partnership with our highly specialized Professional Liability claim resources.
- Unmatched insights from over a quarter century of construction professional liability and pollution claims
- Customer-focused solutions that help customers manage and transfer construction and design risks
- Financial rating: AA/stable by Standard & Poor's (S&P) and A+/stable rating by AM Best*

For more information on Contractor's Protective Professional Indemnity insurance, please contact your broker or Zurich's regional executive.

To obtain a complete listing of our products and services for the construction industry, please visit www.zurichna.com/construction or contact the customer inquiry center at 800-382-2150.

Zurich

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*Rating as of March 31, 2021. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings visit www.zurichna.com. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

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