



# PROGRAM HIGHLIGHTS

## Professional/Protective Coverage

- Claims-made coverage for protective professional indemnity and liability
- Broad definition of covered professional services including, but not limited to, standard professional services plus technical consulting, property management, real-estate broker/agent, or leasing agent services
- Coverage for the exposures related to building information modeling (BIM) included in the professional liability portion of the program
- Coverage for costs related to rectifying a design defect
- Warranty/guarantee exclusion not applicable to the extent the insured is liable in the absence of a warranty or guarantee
- No exclusions for delay and/or cost overrun

## Contractor's Pollution Coverage

- Occurrence-based coverage for contractor's pollution (claims-made coverage for mold/fungus, nonowned disposal sites, and pollution legal liability)
- No exclusions for mold, silica, lead, or asbestos
- Coverage modified to include losses arising from transportation
- Coverage available for pollution legal liability (PLL) arising from scheduled owned sites
- Coverage available for liability arising from nonowned disposal sites (NODS)
- Definition of covered hazardous materials amended to include loss arising from the disturbance of naturally occurring substances during the course of construction
- Coverage for costs related to mitigating a pollution or microbial event
- Product liability exclusion will not apply to goods or products installed or applied as part of the work
- Emergency-response coverage for pollution losses

## All Coverages

- Broad-form named insured wording including automatic coverage for joint ventures
- Insured-versus-insured exclusion not applicable to separate insureds
- Coverage applicable to liability arising from hiring covered subconsultants
- Free pre-claims assistance
- Blanket waiver of subrogation where required by contract in advance and prior to loss
- Selection of preferred defense counsel by insureds allowed by the insurer
- Special policy wordings to coordinate coverage and avoid disputes between this program and the ACIG general and umbrella policies
- No exclusions for losses due to terrorism
- No exclusion for punitive damages; coverage provided where allowed by law
- Unintentional errors and omissions endorsement
- Participating firms able to issue standard ACORD form certificates of insurance with no reference to group program shared limits for limits up to \$10 million each claim and annual aggregate

