

Professional Indemnity Solutions



Targeted Customer Profile

Zurich's Construction Professional Indemnity solutions are tailored for mid-sized and large construction risks, including:

- General Contractors
- Construction Managers (At-Risk and Agency)
- Design-Build Firms
- Infrastructure Contractors
- Trade and Specialty Contractors
- Public and Private Project Owners

Risk Appetite & Project Fit

Zurich's Construction Professional Indemnity solutions are designed for **complex construction risks** where professional services exposure is material and requires specialized underwriting and claims expertise.

Zurich typically considers the following to be well-aligned with our Construction Professional Indemnity offerings:



Project Delivery Methods

- Design-Build (including EPC)
- Construction Management (At-Risk or Agency)
- Traditional General Contracting
- Integrated Project Delivery (IPD)
- Multiple-Prime structures



Common Project Types

- Office buildings
- Hotels and hospitality
- Religious facilities
- Recreational facilities
- Retail and mixed-use
- Warehouses and logistics facilities
- Municipal buildings
- Data centers
- Utilities and water / wastewater treatment facilities



Outside Appetite

Zurich does not offer Construction Professional Indemnity solutions for certain exposures, including:

- Project-specific A&E policies
- Single-family residential construction
- Projects primarily involving demolition
- Nuclear power generation
- Offshore or non-U.S. projects
- Untested or experimental structural technologies

Agents are encouraged to discuss borderline risks prior to submission.

Our Product Suite

CPPI – Contractor’s Protective Professional Indemnity

Zurich’s annual professional indemnity policy for contractors with ongoing professional exposure across multiple projects.

Key Features

- Available on Primary & Excess basis
- Third-Party Professional Liability
- Rectification coverage
- Protective Indemnity for subcontracted design professional errors
- Integrated Contractor’s Pollution Liability coverages
- Broad suite of supplementary payments

PSCPPI – Project-Specific Contractor’s Protective Professional Indemnity

Project-specific professional indemnity coverage designed for individual projects requiring dedicated limits and extended reporting periods.

Key Features

- Available on Primary & Excess basis
- Third-Party Professional Liability
- Protective Indemnity
- Optional Rectification and Pollution coverage by endorsement
- Typically offered to existing Zurich CPPI practice customers or qualified joint ventures

OPPI – Owner’s Protective Professional Indemnity

Project-specific protection for owners where the Design Professional’s or Design-Builder’s insurance may be unavailable or insufficient.

Key Features

- Available on Primary & Excess basis
- Protective Indemnity excess of design professional or design-builder insurance
- Coverage for third-party claims arising from deficient professional services
- Available for single projects or multi-project programs

Zurich

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