

# Contractors Blueprint Exclusive Insurance Program



## FOR MORE INFORMATION, PLEASE CONTACT:

For more information on this program, contact your Amwins broker or the following.

David Lewison National Professional Lines Practice Leader 646.831.9184 david.lewison@amwins.com Amwins has joined forces with a leading A.M. Best rated A+ XIV insurer to create Contractors Blueprint, a program designed for the specific needs of the contracting sector.

This innovative program fills the gaps in protection typically found in traditional commercial combined packages and includes coverage for Professional, Pollution, Employment Practices and Cyber exposures. Contractors Blueprint is designed for small to mid-sized contractors and can accommodate most classes of business

## **Program Highlights**

- Limits: up to \$5M
- Minimum premium: \$7,500
- Low deductibles
- Can consider separate limits for each coverage
- Nationally available

## **Submission Requirements**

- **Blueprint Application** (proprietary)
- Confirmation of any prior coverage (policy + loss/runs)

## Coverages

#### **Contractors Professional**

- Broad coverage
- Includes mitigation costs coverage
- Includes protective coverage, in excess of design professionals insurance

### **Contractors Pollution liability**

- Includes Completed Operations
- Transportation Pollution Liability first & third party
- Non-owned disposal site coverage
- Broad definition of pollutants, including mold, legionella, etc.
- Blanket additional insured

#### **Employment Practices Liability**

- Broad definition of Insureds as respects the EPL coverage, including the addition of independent contractors when indemnified by the Insured
- Inclusion of a third-party coverage insuring agreement for actual or alleged discrimination or harassment brought by outside parties
- Broad definition of employment practices wrongful act, including workplace bullying, sexual harassment inclusive of "quid pro quo" and hostile work environment, and negligent supervision, training, hiring or retention

#### **Cyber & Media liability**

- Broad first-party insuring agreement, including coverage for data breach, PCI assessments, network disruption, restoration costs, cyber crime and reputational harm
- Broad third-party insuring agreement including coverage for privacy liability, network security liability, media liability and regulatory actions

