



DEC Pro: Design, Engineering & Construction Professional Liability

Why ProFinity

ProFinity Insurance Services offers a full-service E&S professional liability solution for small and mid-size enterprise (SME) contractors, construction managers and design/engineering professionals. Enjoy direct access to proven Lloyd's underwriters who deliver same-day service.

Written on A-rated paper, our program delivers breadth, flexibility and expertise in a streamlined fashion that is unique to the industry. And should a claim arise, you can rest assured it will be handled proficiently by agents who are best in class in their field.

ProFinity is committed to efficiency without compromising quality.

Target Clients

Contractors (<\$500M gross receipts):

- Artisan contractors
- At-risk construction managers
- Customized product fabricators
- Design/build firms
- General contractors
- Steel fabricators/erectors

Engineers/Designers/Construction Managers (<\$20M pro fees):

- Aviation/nuclear/oil & gas engineers or consultants
- Construction/project managers
- Control systems integrators
- Electrical & lighting engineers
- Industrial/process engineers
- Landscape architects/land-use planners
- Machinery/equipment designers
- Prototype designers
- Steel detailers/CAD drafters

**Even broader appetite on excess basis. Contact us to discuss.*

Coverage Highlights

- Broad professional-services definition that can be tailored on a risk-specific basis
- Built-in coverage for:
 - Rectification
 - Pollution
 - Mold
 - First and third-party cyber
- Extensions available for:
 - Contractors' protective
 - Manufacturers E&O
 - Emergency pollution remediation
- Automatic additional insured (AI) status for clients to cover their vicarious liability
- Occurrence general liability available for non-contracting operations
- Worldwide territory

Limits, Premium & Availability

- Up to \$10M limits on a primary basis
- Up to \$15M limits on an excess basis
- \$2,500 minimum premium
- Available to risks in all 50 states on a practice or project/client-specific basis

Submission Requirements

- ProFinity application or industry-standard equivalent
- Other information, if necessary, requested upon submission.

**For more information, visit
profinityinsurance.com or contact:**

Ravi Uthayashanker, Founder & Principal Underwriter
ravi.uthayashanker@profinityinsurance.com
T 661.542.8412