CONTRACTORS PROFESSIONAL LIABILITY SUPPLEMENTAL

For general contractors, design-builders, construction managers, EPC contractors, and specialty trades that perform or subcontract design, delegated design, temporary works, value engineering, preconstruction, or construction management. Design firms use the architects and engineers supplemental; contractors' general liability uses the trade forms. Complete with ACORD 125 and the carrier's application. Attach a project list with delivery methods, a sample prime contract and design subconsultant agreement, résumés of licensed design staff, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Joint venture

PRIMARY CONTACT / TITLE	PHONE	EMAIL

CONTRACTOR LICENSE NUMBERS AND STATES	LARGEST SINGLE PROJECT VALUE ($)

2 OPERATIONS

PROJECT DELIVERY METHOD	% OF REVENUE	AVG. CONTRACT VALUE	DESIGN PERFORMED BY

Methods: design-bid-build; design-build; progressive design-build; CM at risk; CM agency; EPC; integrated project delivery; delegated design scopes. Design by: in-house staff, subconsultant, owner's architect.

Project types (check all that apply):
☐ Commercial ☐ Multifamily / condo ☐ Healthcare ☐ Education ☐ Industrial ☐ Bridges / infrastructure ☐ Public works ☐ Residential

Size:
_____ Active projects _____ Design subconsultants used _____ Licensed engineers / architects on staff _____ Employees _____ Years in business

2-1 Does the applicant perform design with its own licensed staff? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — DESIGN-BUILD, DELEGATED DESIGN & PRECONSTRUCTION

When the FIU pedestrian bridge collapsed in 2018, six people died and the design-build contractor filed for bankruptcy; insurers for 25 defendants funded a $103 million settlement. A design-builder answers to the owner for design errors even when the design is subcontracted.

3-1 Does the applicant act as design-builder or EPC contractor? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 3-1, must design subconsultants carry professional liability at least equal to the prime contract's required limit? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Do design subconsultant agreements require them to indemnify the applicant for design errors? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Do design subconsultants' contracts cap their liability below the applicant's exposure to the owner? ☐ Yes ☐ No
IF YES, EXPLAIN

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3-5 Does the applicant accept delegated design (trusses, curtain wall, fire protection, shoring) under performance specifications? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Does the applicant design temporary works such as shoring, falsework, or excavation support? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Does the applicant propose value engineering or substitutions that change the design? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Does the applicant provide preconstruction, estimating, or constructability review for a fee? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Are delegated-design submittals sealed by a licensed engineer before submission? ☐ Yes ☐ No
IF NO, EXPLAIN

3-10 Do other parties rely on the applicant's BIM models for coordination? ☐ Yes ☐ No
IF YES, EXPLAIN

3-11 Has the applicant guaranteed energy, output, or performance results? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CONTRACTS, CONSTRUCTION MANAGEMENT & CLAIMS

Nearly all contractors' general liability policies exclude professional services, so design and CM claims fall outside them. Protective indemnity pays the contractor's own rework and delay costs when a design firm's limits fall short.

4-1 Does the applicant act as construction manager at risk or agency CM? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Does the applicant's general liability policy carry a professional services exclusion? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Do prime contracts require the applicant to carry professional liability? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Do prime contracts include a mutual waiver of consequential damages? ☐ Yes ☐ No
IF NO, EXPLAIN

4-5 Do prime contracts cap the applicant's total liability? ☐ Yes ☐ No
IF NO, EXPLAIN

4-6 Do prime contracts make the applicant responsible for errors in owner-furnished design documents? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Does the applicant perform work in joint ventures with design firms? ☐ Yes ☐ No
IF YES, EXPLAIN

4-8 Has the applicant paid rework, delay, or redesign costs from a design error in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4-9 Does the applicant perform environmental remediation, abatement, or demolition work? ☐ Yes ☐ No
IF YES, EXPLAIN

4-10 Is there a written procedure for reporting potential claims to the insurer as circumstances? ☐ Yes ☐ No
IF NO, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL CONSTRUCTION REVENUE ($)	DESIGN-BUILD REVENUE ($)	PROFESSIONAL / CM FEES ($)	TOTAL ANNUAL PAYROLL ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT PROFESSIONAL CARRIER / LIMIT	PROFESSIONAL RETROACTIVE DATE	DEDUCTIBLE / SIR

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-1 Has a professional liability claim been made against the applicant in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Is a named design manager responsible for reviewing design deliverables on each project? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Are prime contracts and design subconsultant agreements reviewed by counsel before signing? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are RFIs, design changes, and owner directives logged in writing on every project? ☐ Yes ☐ No
IF NO, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE