



**PERFORM**  
 Professional Liability and  
 Pollution Liability Insurance for  
 Construction Professionals



**PERFORM**

The PERFORM policy provides Contractors Professional and Pollution Liability Insurance. It combines professional, protective and pollution coverages and provides separate insuring agreements for each of the exposures that share the policy aggregate limit.

**PERFORM Covers**

General Contractors, Construction Managers, Design/Builders, and Trade Contractors, as an annual or project specific policy for the following combined or monoline coverages:

**Protective Indemnity**

- First-party excess professional indemnity (DIC), over subbed design professionals' valid and collectible insurance

**Professional Liability**

- Third-party negligent act, error or omission

**Contractor Pollution Liability**

- Third-party pollution

**Cyber Liability**

- Third party

**Media & Personal Injury Liability**

- Third party

**Mitigation**

- First party; to mitigate or avoid an active or future problem

**Limits of Liability**

- Limits up to \$25 million

**Project Delivery Systems**

- Design/Bid/Build
- Design/Build
- Construction Management at Risk
- Integrated Project Delivery
- Public Private Partnership (P3)

**Has an owner asked your contractor/client to carry out the following?**

- Value engineering or cost reduction
- Assist with BIM or 3D modeling
- Design/Assist or shop drawing
- Constructability reviews
- Scheduling/hire subcontractors
- Green or LEED construction
- Project management
- Material selection

**Why Professional Liability Insurance?**

General Liability insurance applies to Bodily Injury and Property Damage losses while Professional Liability insurance applies to:

- Economic damages including:
  - Cost overruns from change orders
  - Acceleration Costs from project delays
- Bodily Injury and Property Damages triggered by a negligent act
- Mold/pollution claims arising out of Professional Services



### Target Contractors

- General Contractors, At-Risk Construction Managers, Design Builders
- Electrical, Mechanical, Plumbing Contractors

### Target Project Types

- Infrastructure and other Civil Projects
- Healthcare
- Wastewater Treatment
- Education/Institutional
- Interior Fit-Out
- Telecommunications
- Airport Expansions
- Hotels
- Utilities

### Optional Coverage Enhancements

- Faulty workmanship coverage for qualifying subcontractors
- Defense Outside the Limits for professional and pollution claims
- Separate Per Project Aggregate Limits for professional and pollution claims
- Site pollution insurance

### Additional Capabilities

- New ventures acceptable
- Coverage available throughout the United States
- Separate London presence

### About Berkley Construction Professional

Berkley Construction Professional is a division of Berkley Alliance Managers which is a member company of Berkley whose rated insurance company members are assigned an A+ (Superior) rating by A.M. Best Company.

Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

### Contact us

**Ed Sheffele**

Executive Vice President  
 esheffele@berkleycp.com  
 973.775.7492

**Dennis Baez**

Senior Vice President  
 dbaez@berkleycp.com  
 347.813.1074

**Peter Brooks**

Senior Vice President  
 pbrooks@berkleycp.com  
 720.360.7500

**Chris McQueen**

Senior Vice President  
 cmcqueen@berkleycp.com  
 770.910.1015

**David Pacifici**

Senior Vice President  
 dpacifici@berkleycp.com  
 818.291.6231

**Colleen Kennedy**

Vice President  
 ckennedy@berkleycp.com  
 267.532.6346

**Annie Buelow**

Senior Underwriter  
 abuelow@berkleycp.com  
 312.705.1128

**Courtney (Fowler) Preston**

Senior Underwriter  
 cfowler@berkleycp.com  
 770.910.1020

**Lauren Taylor**

Senior Underwriter  
 lataylor@berkleycp.com  
 212.822.3396

**Sean Brown**

Underwriter  
 sebrown@berkleycp.com  
 973.775.3368

**Vaishali Desai**

Underwriter  
 vdesai@berkleycp.com  
 770.910.1026

**Ashley Harrell**

Underwriter  
 aharrell@berkleycp.com  
 312.340.3458

**Nick Johnston**

Underwriter  
 njohnston@berkleycp.com  
 973.775.3374

**Peter Clarke**

Executive Vice President  
 W/R/B Underwriting  
 peclarke@  
 wrbunderwriting.com  
 +44.0.203.943.9062

### Berkley Construction Professional

412 Mt. Kemble Avenue | Suite G50  
 Morristown, NJ 07960  
 berkleycp.com

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 a division of Berkley Managers Insurance Services, LLC  
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