



# Professional Indemnity insurance for construction projects

Liberty offers a unique solution for construction projects

Liberty is here for you.  
**Today. Tomorrow.  
Together.**

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This policy meets contractors' long-term professional indemnity needs on major projects and lets you tailor the scope of cover

The growing demand for new infrastructure across Asia is expected to drive significant development in the construction sector. This presents great opportunities for contractors but also significant risks. Faced with ever-increasing project complexity, tight budgets and even tighter timeframes, the last thing a contractor wants is the expense and distraction caused by disputes and litigation.

Liberty's new Construction Project Professional Indemnity (PI) insurance offers genuine protection and real peace of mind.

The policy has been designed to respond to the long term professional indemnity requirements of contractors involved in major projects. It also allows you the flexibility to choose the breadth of cover you require.

## What are the benefits?

### Helping you meet your contractual obligations

Governments and other principals are increasingly demanding high levels of Professional Indemnity (PI) insurance to cover the construction and maintenance periods of projects. Liberty's policy is designed to cover a specific project for up to 10 years. We can offer sums insured up to US\$15 million.

### Protection is available for all contractors

The policy can be structured to cover only the head contractor or some or all of the project sub-contractors. It can also be structured to provide cover in excess of any annual professional indemnity policies the head or sub-contractors may have in place.

### All of your professional activities can be covered - no gaps

On major projects contractors can provide a broad range of professional services yet some professional indemnity policies only cover a limited range of services. The policy allows you to tailor the definition of "Professional Services" to meet your specific needs.

### Your key exposures are covered

The policy protects you against claims made by third parties alleging they have suffered personal injury or property damage as a result of your performance of professional services in respect of the project.

### Your defence costs will be paid as they are incurred

If you are unfortunate enough to have a claim made against you, the first problem you will face is briefing and paying defence lawyers. The Professional Indemnity policy for construction projects will pay your defence costs as and when they are incurred so you will not be out of pocket.

### You may be able to avoid the claim altogether

It's better to settle a dispute before it turns into a claim, but most professional indemnity policies only respond to a claim. The policy offers an optional extension which covers you for the direct costs incurred in rectifying a problem before it turns into a claim.



We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating

### Protection from mistakes made by your sub-contractors

Sub-contracting professional services is standard practice in the construction sector so it is crucial that the policy protects you against claims arising from the actions of your sub-contractors.

### Tailor the policy to suit your needs

Our policy provides a broad level of cover but we also offer a range of optional extensions to increase your level of protection. If you choose to purchase all of the extensions available you will have the benefit of the broadest cover available in the market.

### Why choose Liberty?



#### Superior Underwriting Service

Understanding our clients' business is critical to what we do, so Liberty works closely with brokers to get to know their clients' industry from the inside out. Liberty's underwriters also have significant underwriting authority so you will enjoy fast and responsive service. You won't be left waiting for overseas approval.



#### Integrated Claims Management

Liberty's claims team provides a premier level of service, one recognised by independent industry surveys. The team comprises experienced claims specialists with extensive local and international expertise. They work with our underwriters every day in an integrated business unit designed to ensure a fair, collaborative approach to the management of your claims.

### Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Singapore – helping protect what they earn, build and own.