

# Construction Industry Professional Indemnity Insurance Information Sheet

**Berkley Insurance Australia's Construction Industry Professional Indemnity Insurance policy provides protection for professionals within the construction industry against claims for financial loss arising out of their conduct in the provision of the Insureds Professional Business.**

## Insurer

Berkley Insurance Australia  
An APRA regulated insurance company

## Capacity

\$20,000,000

## Minimum Premium

\$1,500 (or less if appropriate) plus taxes and charges

## Preferred Professions

- Architects
- Construction Managers
- Engineers
- Project Managers
- Quantity Surveyors

## Decline list

Professionals Involved in:

- Dams, piers, wharfs, jetties, desalination plants, mining, silos, boiler and pressure vessels, cranes, railways, tunneling bridges, or commercial sewerage works

## Coverage

The policy is a broad civil liability policy wording which is extended to include coverage for the Insured's activities as a project manager or construction manager in respect of design consultancy, project construction coordination or advice.

## Coverage Features

Broad coverage for:

- Breaches of consumer legislation
- Costs of replacing or restoring lost, or damaged documents owned by the Insured or for which they are responsible
- Dishonesty of Insured Persons
- Fiduciary duty
- Defamation
- Infringement of copyright or patents
- Automatic 28-day coverage for subsidiaries acquired or created during the policy period
- Fines and penalties against insured
- Sub-consultants
- Contractual Liability
- Joint Venture Liability
- Costs incurred in the preparation of a claim covered under the policy
- Court attendance costs where a principal, partner, director or employee is required to attend court
- Costs of retaining a public relations consultant to design and implement a publicity campaign to prevent or mitigate damage to the Insured's reputation as a result of a claim
- Mitigation costs
- Representation costs for regulatory inquiries, disciplinary proceedings, or other proceedings



**Sydney**

**Brisbane**

**Melbourne**

**Adelaide**

**Perth**

## Claims Contact

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Expertise ► Service ► Security ► Support

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**Contact:** [australia@berkleyinaus.com.au](mailto:australia@berkleyinaus.com.au) **Local call:** 1300 800 772

Berkley Insurance Australia is a registered business name of Berkley Insurance Company ABN 53 126 559 706 an APRA authorised insurer.



**Berkley**  
Insurance Australia

| a Berkley Company

# Construction Industry Professional Indemnity Insurance Information Sheet

- Access to our legal panel for verbal advice in relation to matters potentially covered under the policy
- Continuous Coverage
- Run-off Cover
- Severability
- Estates and Legal Representatives
- One automatic reinstatement of the indemnity limit • Fidelity (optional)

## Who is Berkley Insurance Australia?

BIA is a trading company of Berkley Insurance Company. BIA's parent company is W.R. Berkley Corporation (WRB), a Fortune 500 company listed on the New York Stock Exchange. WRB's financial strength was given a rating of "A+ (Strong)" by Standard and Poor's and "A+ (Superior)" by A.M. Best Company. Both WRB and BIA are fully authorised and regulated by the Australian Prudential Regulatory Authority (APRA), the prudential regulator of the Australian Financial Services Industry.

## Financial Strength

"A+ (Strong)" by Standard & Poor's and  
"A+ (Superior)" by A.M. Best

## BIA Claims Team

BIA recognises that people purchase insurance policies to have their claims paid. As a result, BIA's in-house claims team is comprised of hand-picked, highly trained and experienced claims management professionals. The claims professionals are specialists in managing the risk classes covered under the various policies provided by BIA. The Claims team has a proactive approach in recognising and paying claims that arise under any policy of insurance written by BIA's specialist underwriting team.

Berkley Insurance Australia is an APRA regulated Company.

## What other Products can BIA provide?

- Association Liability
- Directors' and Officers' Liability
- Management Liability
- Professional Indemnity
- Medical Malpractice
- Public and Products Liability Insurance

Please see our separate information sheets for these products.

## Contact

Please contact your broker for more information regarding Berkley Insurance Australia and their policies.

For full details of cover please refer to the policy wording.

**Contact:** [australia@berkleyinaus.com.au](mailto:australia@berkleyinaus.com.au) **Local call:** 1300 800 772

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