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# Highlight Sheet

## Project Managers of Construction Projects Professional Liability Insurance

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### Classes

- Coverage available to project managers providing services in connection with construction projects. Coverage can be provided for project managers who are or are not “at risk” contractually for design services. Rates/premiums will be surcharged accordingly. Coverage is not available to project managers who themselves perform design services.
- Not available to firms providing general contracting services or responsible for the performance of actual construction work on projects they manage. Only exception is the erection of temporary structures (fencing, sign, site trailers, etc.) not themselves necessary for completion of projects.
- Comparison to other available ENCON programs:
  - Where the applicant is “at risk” for construction work and the design of a project, coverage may be available under ENCON’s programs for contractors professional liability or design-build professional liability. Please contact your ENCON underwriter for more information.
  - Where the project manager or owner also want to insure the design consultants and subconsultants for a particular project, consideration should be given to an architects and engineers single project professional liability policy and include the project manager as a named insured on the policy.
- Applicant’s head office must be in Canada.
- The project management “team” providing services for each project must be under the direction of an architect, engineer, architectural technologist or engineering technologist.
- The majority of fee income must be derived from Canadian projects. Normally, up to 25% U.S. projects and 35% total foreign (including U.S.) projects are allowable.

### Practice Policies

- One-year term.
- \$5,000,000 per claim/aggregate limit maximum. Unless otherwise stipulated, the limit is inclusive of supplementary payments including claim investigation and defence costs (except Quebec).
- \$5,000 minimum deductible. Unless otherwise stipulated, for projects in Canada, deductible does not apply to supplementary payments, which include claim investigation and defence costs.

### Rating

- Based on fees/project type.

*This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.*