

One claim can change everything for your contractor business.

► Capabilities | Construction



No matter how careful you are, mistakes can happen. Even if you think you've done everything right, a client may claim a negligent act or an error or omission in the construction services you've provided. Contractors Errors & Omissions (E&O) helps provide protection for claims of negligence not generally covered by general liability policies. This coverage can also be added to a Business Owner's Policy (BOP) you already have with us.

	The Hartford Contractors Limited Professional Endorsement	The Hartford Contractors Limited Professional Endorsement with Contractors Broadening Endorsement	Other Carriers' Contractors E&O
Limits	Full Policy Limits	Full Policy Limits	\$25K-\$100K
Deductible	None	None	\$1K-\$10K
Defense Costs	Outside Limits	Outside Limits	Inside Limits
Policy Construct	Occurrence Based	Occurrence Based	Claims Made
Endorsement vs. Separate Coverage Part	GL Endorsement	GL Endorsement	Separate Coverage Part
Means and Method ("design on the fly" for specialty trade contractors that are not engineers, architects or surveyors)	Yes	Yes	Yes
Exclusion for engineers, architects and surveyors	Excluded	Excluded	Excluded
Work Done by Subcontractor	Excluded	Included	Excluded
Property Damage Coverage	Consequential Damage	Consequential Damage and Damage to "Your Work"	Damage to "Your Work"; no Consequential Damage
Personal & Advertising Injury	Included	Included	Excluded
Bodily Injury	Included	Included	Excluded

Here's an example of a claim.

An HVAC contractor installs ducts for Brookside condominiums. As part of the project, the contractor also designs the installation for the ducts. Because of the negligence in design, water collects in the vents, causing water damage to the walls. The Contractors Limited Professional and Contractors Broadening Endorsement would help cover the consequential damage to the wall and the damage to the ducts.

Quote us today. Contact your territory manager or visit [TheHartford.com/construction](https://www.TheHartford.com/construction) to learn more.



Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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