



WESTROPE

Corporate Office

801 W. 47th Street, Ste 500
Kansas City, MO 64112
(816) 842-8222
Fax: (816) 842-3081
www.westrope.com

Phil Holderness

Dept. Manager

Broker Territory

AK, AZ, CA, DC, HI, ID, IN,
KY, MI, MD, MT, NV, OH, OR,
UT, VA, WA, WI
(816) 412-7571
pholderness@westrope.com

Kathy Gustafson

Broker Territory

CO, KS, MN, ND, NM, SD, WY
(816) 714-7467
kgustafson@westrope.com

Jim McCarthy

Broker Territory

AL, GA, FL, KY, LA, MO,
MS, NC, SC, TN
(816) 714-7448
jmccarthy@westrope.com

Dwayne Saucier

Broker Territory

AR, IA, IL, NE, OK, TX
(816) 714-7473
dsaucier@westrope.com

Ben Young

Broker Territory

(973) 218-2735
CT, DE, MA, ME, NJ, NH, NY,
PA, RI, VT
byoung@westrope.com

Executive & Professional Liability Westrope Construction Industry E&O Solutions

Westrope provides coverage solutions for all types of professional liability related to the construction industry. We can provide professional liability options for the following classes:

- | | |
|---|--|
| <ul style="list-style-type: none"> • Architects and Engineers • Contractor Professional Liability • Design/Build Firms | <ul style="list-style-type: none"> • Construction Managers(At Risk and Agency) • Land Surveyors and Geotechnical Engineers • Testing Laboratories |
|---|--|

CONSTRUCTION INDUSTRY PROFESSIONAL LIABILITY CLAIM EXAMPLES

Warehouse Project – A contractor was hired to design and build a warehouse project. In accordance with the contract documents, the contractor filed arbitration over a fee dispute, which generated a cross complaint from the owner. The cross complaint alleged design errors with regard to the slope of driveway entering the loading dock. The design was done by the contractor’s in-house design team. The owner demanded that the parking lot be demolished and regraded at a lower elevation in order to reduce the slope. The claim was settled for \$270,000 in defense and indemnity in order to re-do the driveway.

Office Building Project – A general contractor hired an electrical subconsultant to provide design services for the installation of lighting fixtures. The lighting fixtures caught fire on three separate occasions. The cause was determined to be design error. The subconsultant did not carry professional liability insurance and refused to respond, claiming he was going out of business. The professional liability policy for the contractor paid to have the lighting system redesigned and repaired.

Student Housing Project – owner alleges construction manager approved business conveyor system which was not properly designed/manufactured. Although the construction manager was dismissed with prejudice, \$49,992 was incurred in defense.

Sewer Project – City tendered policyholder (construction manager) after construction of a new sewer system broke existing pipe, creating an expansive earth subsidence void in residential area. Several multi-million dollar houses were destroyed. The claim was settled for policy limits of \$1,000,000.

RECENTLY WRITTEN ACCOUNTS

Class of Risk	Line of Business	Premium
Design Build Contractor	Professional Liability	\$14,000
Construction Manager(Agency)	Professional Liability	\$85,000
General Contractor	Professional Liability	\$44,000
Medical Center (incl. Physicians)	Medical Professional	\$20,657
Mobile Imaging Center	Medical Professional	\$6,500
Pharmacy	Medical Professional	\$17,500
Medical Staffing Company	PL/GL/Hired and Non-owned	\$6,591
Assisted Living Facility	PL/GL/Hired and Non-owned	\$41,348
Home Healthcare Agency	PL/GL/Hired and Non-owned	\$2,500
Broker Dealer	D&O/EPL/Fiduciary	\$22,825
Interior Designer/Decorator	Professional Liability	\$5,000
Property Manager / Real Estate	Professional Liability	\$19,000
Insurance Agent	Professional Liability	\$175,000
Title Insurance Company	Professional Liability	\$77,035
Property Management Co	Professional Liability	\$5,870