

# MY ARTISAN CONTRACTORS HAVE GENERAL LIABILITY, SO THEY DON'T NEED CONTRACTORS PROFESSIONAL LIABILITY, RIGHT?

Wrong. Your artisan contractors need to carry contractors professional liability. They have exposures their general liability will NOT cover like faulty workmanship, pollution, rectification costs and professional liability.



Faulty workmanship covers things like inadequate or faulty work. It also covers the use of defective products or materials that cause physical damage.



Rectification coverage gives the insured money to fix (rectify) the insured's design error before it becomes a situation resulting in a lawsuit.



Pollution liability gives your insured coverage for things like mold caused by your insured during their construction or operations.

## Faulty Workmanship Claims Example:

A plumbing contractor incorrectly installed the plumbing and pipes in a new home. The homeowner discovered the leak coming through the light fixtures to the floor below. The plumbing contractor's general liability policy covered the third-party damages to the homeowners ceiling, flooring and cabinets; however, the cost to rip out and replace the faulty pipes was excluded.

A subcontractor's policy would cover the cost to rip out the shower, repair the faulty pipe and restore the shower to its proper appearance.

**Help ensure your contractor has all the coverage they need by reaching out to one of our brokers today!**

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