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Today. Tomorrow. Together.

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> Delivering peace of mind with up to a decade of tailored coverage for construction projects

Professional & Financial Risks | Hong Kong

Professional Indemnity insurance for Construction Projects

Liberty offers a unique solution for construction projects

The massive demand for new infrastructure across Asia is expected to drive significant growth in the construction sector. This presents great opportunities for contractors - but also great risk. Faced with ever-increasing project complexity, tight budgets and even tighter timeframes, the last thing a contractor wants is the expense and distraction caused by disputes and litigation.

Liberty new Construction Project Professional Indemnity (PI) insurance offers genuine protection and real peace of mind.

The policy has been designed to respond to the long term professional indemnity requirements of contractors involved in major projects. It also allows you the flexibility to choose the breadth of cover you require.

What are the benefits?

Liberty offers a unique solution for construction projects

Governments and other principals are increasingly demanding high levels of PI insurance to cover the construction and maintenance periods of their projects. Liberty's Construction Project PI policy is designed to cover a specific project for up to 10 years. We can offer sums insured up to US$15million.

Protection is available for all contractors

The policy can be structured to cover only the head contractor or some or all of the project sub-contractors. It can also be structured to provide cover in excess of any annual PI policies the head or sub contractors may have in place.

All of your professional activities can be covered – no gaps

On major projects contractors can provide a broad range of professional services yet some PI policies only cover a limited range. Liberty's policy allows you to tailor the definition of "Professional Services" to meet your specific needs.

Your key exposures are well and truly covered

The policy protects you against claims made by third parties alleging they have suffered personal injury or property damage as a result of your performance of professional services in respect of the project.

Your defence costs will be paid as they are incurred

If you are unfortunate enough to have a claim made against you the first problem you will face is briefing and paying defence lawyers. The policy will pay your defence costs as and when they are incurred so you will not be out of pocket.

You may be able to avoid the claim altogether

It's better to settle a dispute before it turns into a claim - but most PI policies only respond to a claim. Liberty's policy is different offering an optional extension which covers you for the direct costs incurred in rectifying a problem before it turns into a claim.

We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Protection from mistakes made by your sub-contractors

Sub-contracting professional services is standard practice so it is crucial that the policy protects you against claims arising from the actions of your sub-contractors.

Tailor the policy to suit your needs

Our policy provides a base level of cover at least as broad as that offered by our competitors but we also offer a range of optional extensions which broaden the cover. If you choose to purchase all of these extensions you will have the benefit of the broadest cover available in the market.

Why choose Liberty?

Superior underwriting service

Understanding our clients' business is critical to what we do, so Liberty works closely with brokers to get to know their clients' industry from the inside out. Liberty underwriters also have significant underwriting authority so you will enjoy fast and responsive service – you won't be left waiting for head office approval.

Integrated claims management

Liberty's Claims team provides a premier level of service, one recognised by independent industry surveys. The team comprises experienced claims specialists with extensive local and international expertise. They work with our underwriters every day in an integrated business unit designed to ensure a fair, integrated approach to the management of your claims.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Hong Kong – helping protect what they earn, build and own.

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