

FCCI Contractors E&O Coverage

*You stand by your work.
We stand by you.*

Ask your agent about business insurance from FCCI, or find an agent at www.fcci-group.com.

FCCI® INSURANCE
GROUP

More than a policy. A promise.



FCCI was founded by contractors, and we understand the risks contractors face. We know that no matter how professional and conscientious you are, things can go wrong. Knowing you are covered – just in case – means you can stand by your work. We'll stand by you.

FCCI CONTRACTORS E&O COVERS THE GAP

FCCI Contractors E&O provides protection if you are held responsible for faulty design, materials, workmanship or installation. Commercial General Liability policies exclude coverage for property damage to “your product,” “your work” and “impaired property.” FCCI Contractors E&O fills in that gap, making sure you are protected. It even covers legal fees to defend you against a covered claim.

COVERAGE SPECIFICATIONS

Availability – Coverage available in 20 states, plus Washington, D.C.

Coverage – Negligent acts, errors or omissions, and defects in material or in a product you sold or installed

Broad limits – Starting at \$100,000 and going up to \$1 million

Minimum premium – \$250 for limits up to \$300,000; \$500 for limits up to \$1 million

Deductibles – The standard deductible is \$500, with optional higher deductibles available

Claims-made coverage – You are covered for claims made during the coverage period.

Available for a Broad Range of Contracting Classes

FCCI's Contractors E&O is available for a broad range of small and medium-sized contractors, installers, dealers and servicers. FCCI has been helping contractors manage risks since 1959, and today more than 40% of our policyholders are contractors. We offer comprehensive coverage and flexible options tailored to meet the specific needs of the contracting industry. We also offer surety with prompt service from a knowledgeable, dedicated team of surety professionals.

Backed by FCCI Services

Our carefully selected agents and knowledgeable staff work together to ensure that your company's assets are protected. We back our coverage with the expertise that comes from more than six decades of experience in coverage, risk control, policy services and claim handling for the contracting industry.

Our claim professionals provide prompt and accurate investigation, evaluation and resolution of claims. FCCI Contractors E&O claims are handled by our Major Case Unit, which has specific expertise in these claims.

FCCI Contractors E&O. You stand by your work. We stand by you.

Costly mistakes can happen, even to contractors with years of experience. And disputes can add to the expense. With FCCI Contractors E&O coverage, you can show your clients that you are prepared to make things right if a problem does occur – and it covers you even if a claim is unwarranted.

Contractors E&O Claim Example

An HVAC company installed an air conditioning system in an office building. The ductwork was not sealed correctly in certain areas, causing the system to not cool properly in all parts of the building. After the work was completed, the HVAC company was asked to come back and repair or replace the ductwork to have the system cool effectively.

FCCI's Contractors E&O endorsement would cover the labor and material costs to repair or replace the ductwork. Without the Contractors E&O endorsement, the HVAC company would have to cover these costs out-of-pocket.

About FCCI

FCCI Insurance Group is a multiregional provider of comprehensive property and casualty coverage. For more than 60 years, FCCI has offered exceptional service, quality and value backed by financial strength and industry expertise. Rated A (Excellent) by A.M. Best, FCCI is headquartered in Sarasota, Florida, with regional and branch offices in Florida, Georgia, Indiana, Mississippi, Texas and Virginia and field personnel in 20 states, plus Washington, D.C. where we do business. We believe local presence and local knowledge are the keys to finding the right coverage for your business, and we keep our promises so you can face the future with confidence.

Ask your agent about FCCI Contractors E&O coverage, or visit our website to find one of our independent agency partners near you.



More than a policy. A promise.

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