



Faulty Workmanship Liability

Why ProFinity

ProFinity's faulty workmanship liability coverage is built with today's artisan contractors in mind. Designed as a coverage extension to DEC Pro - our "A" rated professional liability solution for SME contractors - this offering protects against property-damage claims that are excluded from standard GL (and E&O) policies.

ProFinity is committed to efficiency without compromising quality.

Target clients

Most artisan trades, including but not limited to:

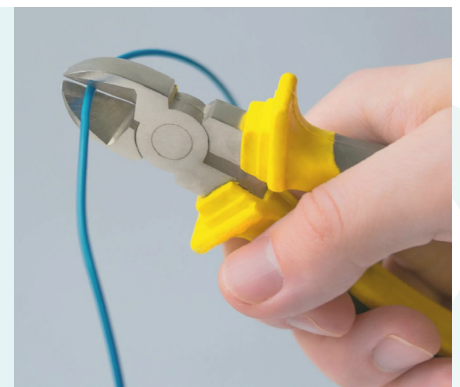
- Electrical
- Drywall
- Millwork/carpentry
- HVAC
- Plumbing
- Audio/visual
- Telecommunications
- Steel/metal workers (non-structural)
- Masonry

Coverage highlights

- Addressing the gap in a standard GL policy for property damage to 'your work'
- Coverage extends to use of defective materials or products
- Available as a sub-limit up to \$1M within the overall policy aggregate limit
- Minimum retention of \$5K

Claims scenarios

- An electrical contractor is rewiring the lighting system for a hospital but accidentally cuts through a wire, which shorts the whole system. The cost to repair/replace the wires installed by the insured would be covered.
- A plumbing contractor uses an incorrect pipe fitting, which leads to pipe damage and a leak. The cost to remove and replace the incorrect/damaged pipes and fitting installed by the insured would be covered.



For more information, visit [profinityinsurance.com](https://www.profinityinsurance.com) or contact:

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