

## Single Project Professional Indemnity (SPPI)

**Smart, tailored protection for modern construction and engineering projects.**

Berkley Insurance Asia's Single Project Professional Indemnity (SPPI) policy combines comprehensive professional liability protection with contractor-focused safeguards in one seamless solution. It addresses contractual indemnity obligations, shields you from third-party claims, and protects your own financial interests—all under a single policy. This first-of-its-kind cover is packed with forward-looking extensions to meet the evolving demands of today's construction landscape. Whether you're navigating the Low Altitude Economy, integrating Building Information Modelling (BIM), or adopting Modular Integrated Construction (MiC), our expert underwriting and responsive claims handling are here to support you—every step of the way.



*Adding CPPI ensures contractors are not left carrying the financial burden of PI issues, safeguarding their balance sheet, financial stability and reputation.*



## Contractor's Protective Professional Indemnity (CPPI)

**First-Party Protection for Main Contractors**

CPPI works alongside the SPPI cover to give main contractors stronger financial security. While standard PI responds to third-party claims, CPPI reimburses the main contractor's own losses, helping avoid major cash outflows and protect profit margins when things go wrong. CPPI fills coverage gaps and adds an extra layer of protection to strengthen the main contractor's overall risk position.

### KEY BENEFITS OF CPPI

#### First-Party Coverage for Design-Related Losses

A façade consultant's miscalculation leads to costly rework - the main contractor bears the cost upfront. Unlike traditional professional indemnity cover that responds to third-party claims, CPPI reimburses the main contractor for their own losses arising from design errors or professional negligence by subcontractors and consultants.

#### Bridging Coverage Gaps in Subcontractor PI

A subcontractor's PI policy is subject to exclusions and doesn't respond to a claim for defective waterproofing. CPPI steps in when a subcontractor's professional indemnity limits are exhausted or when their policy fails to respond—ensuring the main contractor isn't left totally exposed.

#### Extended Protection Beyond Completion

A structural defect emerges a year after project handover, by which time the design subcontractor has gone into liquidation. CPPI will help the main contractor fund rectification after project completion, even if the responsible subcontractor is no longer in business or has ceased trading.

### CLAIMS SCENARIOS

#### Subcontractor Insolvency

A design subcontractor becomes insolvent after project completion. A latent defect surfaces, and the main contractor must fund rectification. CPPI reimburses those costs, safeguarding the main contractor's financial position.

#### Exhausted Subcontractor Limits

A design error leads to multiple claims against a subcontractor, quickly eroding their PI limit. The main contractor faces additional costs beyond the subcontractor's coverage - CPPI steps in to cover the difference.

# Product Features & Highlights

## 1. Advance Payment of Defence Costs & Legal Representation Expenses

A negligence claim lands mid-project, requiring urgent legal support and expert advice - advance funding for legal defence and representation costs allows you to act quickly and secure expert advice, without waiting for a final outcome.

## 2. Attendance Costs

Your project manager is called to testify in an arbitration over design delays; travel and accommodation costs need to be reimbursed. We cover reasonable expenses when you or your team must attend court hearings, arbitrations, mediations, or interviews connected to covered matters.

## 3. BIM Systems

A corrupted BIM file prevents access to a federated model during a critical stage of construction, requiring urgent data recovery and re-coordination. We protect against loss or damage to Building Information Modelling (BIM) data and support your mitigation efforts to keep digital coordination on track.

## 4. Defamation (including libel and slander)

A consultant posts a critical comment about a subcontractor's competence online, leading to a defamation claim. We cover claims arising from defamatory statements, including libel and slander, made whilst providing professional services.

## 5. Disciplinary Proceedings

An engineering board begins disciplinary proceedings over

alleged non-compliance with safety standards on a high-rise project. We cover legal costs if you face formal investigations, regulatory inquiries, or disciplinary actions related to your professional work.

## 6. Dishonesty of Insured Persons

A senior employee falsifies inspection reports, resulting in a third-party claim for structural defects. We will cover losses caused by dishonest, fraudulent, criminal, or malicious acts by an insured person, ensuring innocent parties remain protected.

## 7. Drones (Unmanned Aircraft)

A drone used for progress monitoring captures images of neighbouring properties, triggering a privacy complaint. We cover liabilities arising from the use of drones for surveying, inspections, or site monitoring during the project.

## 8. Extended Reporting Period (ERP)

Six months after project handover, a client alleges design errors - the ERP ensures that acts occurring before project completion remain covered, even after the project has completed.

## 9. Estate, Heirs, Legal Representatives and Assignees

A director passes away during the project, and their estate is named in a professional liability claim. Cover is extended to their estate, heirs, and legal representatives, ensuring protection continues if a key individual dies or becomes incapacitated.

## 10. Infringement of Intellectual Property Rights

A façade design is alleged to copy a competitor's copyrighted concept, resulting in a claim for infringement. We cover inadvertent breaches of intellectual property rights, such as design or copyright issues, during project delivery.

## 11. Loss of Documents

Original signed contracts and drawings are destroyed in a site office fire, requiring urgent reconstruction. We cover liability for lost or damaged documents and will pay approved costs to restore or replace critical project records.

## 12. Modular Integrated Construction (MiC)

Misalignment during module installation leads to costly rework and a professional liability claim. We provide tailored protection for risks associated with offsite manufacturing and modular assembly, including design and sequencing challenges.

## 13. Principal's Indemnity

A building owner is sued by tenants for defects linked to your design decisions; our policy responds to protect the owner's resulting liability.

## 14. Privacy and Confidentiality

A data breach exposes sensitive project details and client information, triggering regulatory and contractual claims. We cover claims arising from breaches of privacy laws or unauthorised disclosure of confidential information during the project.

## 15. Spousal and Domestic Partner Liability

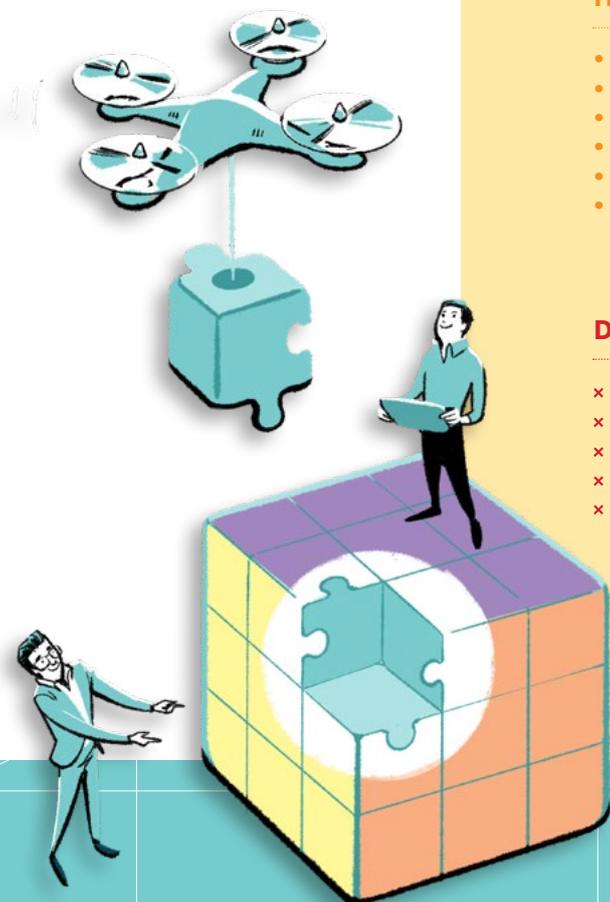
A spouse is named in enforcement proceedings because of jointly owned property linked to a claim. We extend cover to spouses and domestic partners of insured persons, providing protection where they are drawn into claims because of their relationship with an insured person.

## 16. Vicarious Liability

A specialist consultant's design error leads to a claim for inadequate oversight. We cover claims alleging failure to supervise subcontractors when delivering professional services.

# Our Sweet Spot

- US\$10M Primary and Excess options
- Construction duration : 5 years
- Policy Terms : 11 years including Construction Period + Extended Reporting Period
- Project value range : below US\$2.5B
- Types of Projects



## TYPES OF PROJECTS

### “GO” RISK ✓✓

#### Commercial Construction

- Hotels and restaurants
- Office buildings
- Retail stores and shopping malls
- Resorts
- Sports arenas

#### Industrial Construction

- Factories & plants
- Logistics & warehouse

#### Infrastructure / Civil Construction

- Roads, highways & bridges
- Railways & metro systems
- Telecommunication Infrastructure
- Water supply & sewage systems

#### Institutional Construction

- Government buildings
- Hospitals & Healthcare Centres
- Museums & Libraries
- Police & Fire Stations
- Religious buildings
- Schools & Universities

#### Residential Construction

- Apartments
- Condominiums
- Custom-built homes
- Public housing

#### Specialty Construction

- Art Centers
- Aquariums
- Data Centers
- Exhibition Centers
- Parking structures
- Stadiums
- Theme parks
- Theatres / Auditoriums / Zoo

### HIGH RISK ✓

- Airports & runways
- Casino
- Chemical plants
- Oil & Gas
- Processing Plants
- Telecommunication & Signalling system

#### Green Energy Construction

- Hydro
- Solar
- Windfarm

### DECLINE ✗

- ✗ Mining
- ✗ Nuclear plants
- ✗ Product design
- ✗ Projects located in Australia, US & Canada
- ✗ Unproven technology and new protocol

# Why Berkley Insurance Asia?

## Member of a Fortune 500 Company

Berkley Insurance Asia, as a member of W. R. Berkley Corporation, prospers from a lineage of strength and stability. W. R. Berkley Corporation was founded in 1967, and is a Fortune 500 Company listed on the NYSE under ticker "WRB".

## Here In Asia

We have been protecting businesses in Asia for over a decade. With offices in Singapore and Hong Kong providing insurance and facultative reinsurance, IFSC Branch GIFT City, Gujarat, India and a representative office in Tokyo. We also have a specialty underwriting team in Shanghai under Lloyd's China.

## Asian Expertise

Our solutions are driven by local experts with a deep understanding of Asia. We deliver our expertise with flexibility, helping businesses navigate constantly evolving risk exposures.

## Financial Recognition

Recognised for our financial strength, Berkley's member companies are rated **AA- (Very Strong)** by Standard & Poor's and **A+ (Superior)** by A.M. Best Company.

## CLAIMS

### Play Fair. Pay Early

We live by our indispensable and unwavering promise. All claims are handled by our skilled and experienced team in Asia, who you can connect with easily.



Talk To Us

Connect with us at  
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