

# Are Contracting Partners Covered Under Your Policy?

**Are additional insureds covered?**



## General Liability Policy

Subcontractor's policy commonly includes additional insured endorsements.

## Professional Liability Policy

Rarely have additional insured provisions, especially not "blanket" ones.

**Are contracting partners covered?**



Endorsements can cover general contractors if both requirements are met:

- 1) The subcontractor agreed in writing to name the general contractor as an additional insured, or the general contractor is specifically scheduled as an additional insured.
- 2) The general contractor's liability arises out of the subcontractor's work.

If an insured professional contracts with an owner, general contractor or developer on a project, these parties might not be covered.

Given the specific nature of a professional risk, underwriters can't extend coverage to an entity whose risk exposure is unknown.

**What happens if a contracting partner is sued?**



An additional insured has all of the same rights under the policy as any other insured.

While uncommon, some will cover an insured's contractual agreement to defend or indemnify a contracting partner.