

Faulty Workmanship

Guard every project against hidden flaws and reputation-breaking surprises

In an industry where precision and quality are paramount, even the most skilled contractors can face unexpected challenges.

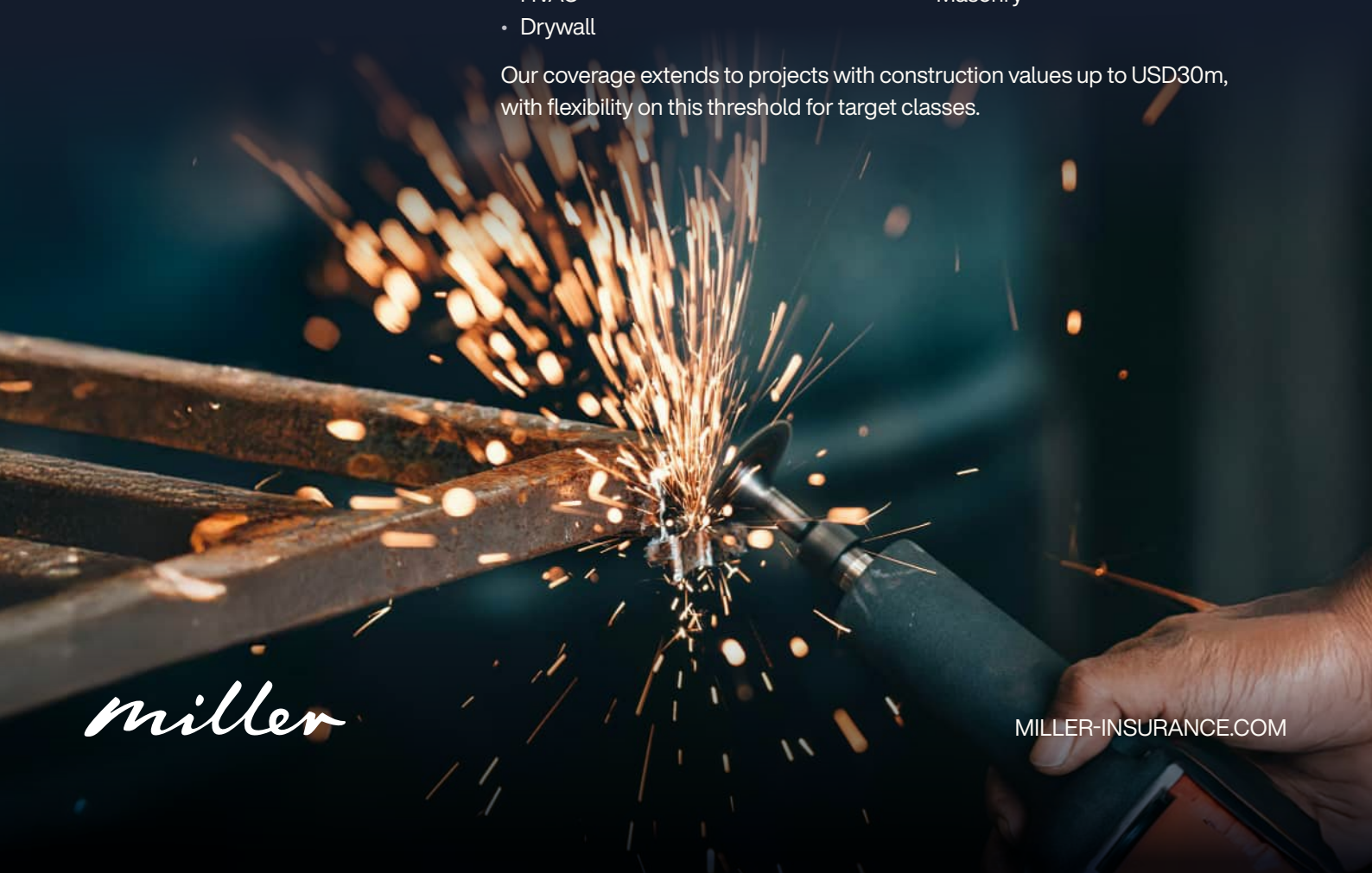
Miller's faulty workmanship liability product is designed with today's artisan contractors in mind. It addresses a key gap in standard general liability policies by providing coverage for property damage to "your work" arising from faulty workmanship, design errors, or defective materials.

Accounts and risk classes we support

We arrange coverage for artisan contractors across a wide range of specialist trades, including the following.

- Electrical
- Mechanical
- HVAC
- Drywall
- Commercial roofing
- Audio/visual
- Masonry

Our coverage extends to projects with construction values up to USD30m, with flexibility on this threshold for target classes.



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Our product formats

STANDALONE FAULTY WORKMANSHIP FORM

Typically, with a maximum capacity of USD10m. However, higher limits can be offered on a case-by-case basis. This form includes coverage for design errors, faulty workmanship, and defective materials.

FAULTY WORKMANSHIP ENDORSEMENT

This extension can be incorporated into the Miller design build contractors' professional liability product or the Miller ultimate contractor policy wordings. It is typically subject to a sublimit of USD250,000, with higher limits available on a case by case basis. Through this endorsement, insureds gain access to additional coverages, including A&E, CPL, rectification, and technology extensions.

CLAIMS EXAMPLES

- In one case of negligent HVAC installation, an insured subcontractor improperly fitted several system components in a high rise building. This resulted in poor air circulation, refrigerant leaks, and reduced overall performance. A claim was subsequently filed to cover the costs of reinstalling and replacing the system.
- Another example involved negligent electrical installation, where an insured contractor relied on an outdated design during the conversion of a warehouse into office space. Errors in the system meant the contractor had to redo the work to meet updated design specifications.



Why Miller?

Miller is the largest producer of North American architects and engineers, design-build, and contractors' professional insurance placed into the London market. Our team of 14 dedicated specialists — several with more than 20 years' experience and long-standing relationships with trusted markets — delivers unmatched expertise, consistency, and stability.

With 24 hour turnaround, prompt policy issuance, and exclusive binding facilities offering coverage up to USD35m, we provide swift, dependable protection. Supported by trusted claims partners, risk management services, and contract reviews, Miller combines speed, strength, and reliability to safeguard your business with confidence.

OUR TEAM

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[Click here](#) or scan the QR code to view
Miller's North American Professional
Risks team sheet

ABOUT MILLER

Miller is a leading specialist (re)insurance broking firm with a rich heritage of over 120 years. With our headquarters in London and a global reach spanning from Bermuda to Singapore, we are an international presence in the industry.

Our team of professionals harness their distinct expertise and knowledge to the benefit of our clients. It is our specialism, unparalleled service, and client-centric approach that sets us apart from the rest. For more information, please visit www.miller-insurance.com

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