

Problem Solving is What We Do. Call Us to Discuss Your Next Hard to Place Risk!

Owners / Contractors Protective and Owner's Interest Protective Policies

We have markets for both Owners / Contractors Protective (OCP) and Owner's Interest (OIP) which offer Liability protection for property owners during the course of construction.

Owners and Contractors Protective Liability insurance provides coverage to supplement the Owner's Additional Insured status on the General Contractor's policy during construction. The policy covers the Owner for Bodily Injury or Property Damage caused, in whole or in part, by an independent contractor's work for the Owner. Normally, the contractor purchases the policy to provide coverage for vicarious liability that the Owner incurs as a result of the contractor's acts or omissions on the project. The policy also responds to liability arising out of the insured's own acts or omissions in connection with its general supervision of the contractor's operations.



Owner's Interest Liability insurance is a broader coverage that provides full General Liability limits for property owners, including Premises and Completed Operations. It can also include Extended Completed Operations up to the statute of limitations for construction-related claims in a given state. This coverage is intended to be contingent to the General Liability limits of the General Contractor but can drop down and pay covered losses that are uncollectible under the GC's policy because limits have eroded or coverage cannot respond.

Coverage is available on ground-up construction or renovations for residential or commercial properties with no limit on construction costs. Limits up to \$10,000,000 with Excess limits to \$10,000,000. No deductible.



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A Wholesale Insurance Broker Unlike Any Other™



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