



Owners and Contractors Protective Liability Coverage

CONSTRUCTION

Travelers offers underwriting excellence, hands-on construction experience and an extensive knowledge of the issues that impact contractors and the construction industry today.

We know that insuring contractors is a complex and demanding business

We balance these demands to consistently come through for our Construction agents and policyholders with tailored insurance programs built to match their needs. Our Owners and Contractors Protective Liability (OCP) coverage is offered on an occurrence basis. It provides dedicated limits of liability to the named insured (usually the project owner) for covered bodily injury or property damage arising from work being performed for it by the designated contractor at the job site. This product is designed for project-specific policies. This insurance is usually purchased by the general contractor for the benefit of the project owner as required by contract. The coverage form is ISO CG 00 09 10-01.

Coverage features and benefits

- Provides coverage to named insured project owners for liability for covered bodily injury or property damage arising from job-site operations being performed for them by the designated contractor. Also provides coverage for liability for that injury or damage arising from project owners' acts or omissions in connection with project owners' general supervision of such operations
- Coverage is provided on an admitted-market basis
- Typically provides dedicated limits for named insured project owner as the only insured under the policy
- Offers coverage limits up to \$10 million each occurrence/\$10 million aggregate (higher limits may be available)
- Includes duty to defend
- Defense expenses are outside the policy limits

Submissions requirements

Only current Travelers Construction general liability policyholders are eligible to purchase OCP coverage. Our dedicated OCP/RRP unit has specialized knowledge and tools that can be put to work for these contractors who need to provide this coverage.

Fast, easy quotes - online on your timeline

With Construction eQuote, you can quickly:

- Complete a brief application and get an OCP quote*
- Print a proposal
- Bind OCP coverage and get a policy number

* Some submissions may require review by an OCP underwriter. In these cases, Construction eQuote automatically forwards your submission to an OCP underwriter. We understand time can be critical with OCP quotes. Our goal is to respond to you within 24 hours.

How do I access Construction eQuote?

1. Go to travelers.com
2. Click on For Agents & Brokers
3. Select Agent HQSM and log in
4. Click on Construction eQuote
5. Click on Let's Get Started!

The Travelers advantage

- Specialized underwriting – Our dedicated OCP team of account executives specializes in underwriting owners and contractors protective liability insurance programs for contractors, providing prompt quotes at competitive prices, that keep up to date with their needs
- Dedicated construction risk control services – We have approximately 140 field-based risk control specialists across the country and a host of specialized programs, tools and resources, all aimed at helping contractors safely manage their workplace and reduce their long-term cost of risk
- Dedicated construction claim services – Our dedicated construction claim team includes more than 450 claim experts, housed locally across the country. These experts are focused exclusively on construction claims. They work hard to protect the interests of policyholders by handling claims fairly and efficiently, and by providing policyholders with information to help reduce future losses
- An experienced market leader – With more than 150 years of insurance experience, Travelers is one of the nation's premier insurance companies with reassuring financial strength
 - Over \$110 billion in assets
 - Second-largest writer of commercial property casualty insurance*
 - Consistently high ratings for financial strength and claims-paying ability from independent rating services including A.M. Best, Moody's and Standard & Poor's

* Based on 2010 direct written premium, SNL statutory filings

Please contact us for more information

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