Frequently asked questions about our OCP/RRP coverage.

1 What type of risks are eligible for The Hartford's online OCP/RRP tool?

- This tool is supported by both the MLB Construction and MLB Programs business segments and their underwriting teams.
- Our online tool is for construction projects only. We don't accept janitorial, land ownership, landscaping, tree trimming, arborist, manufacturing, service/maintenance, snow removal or OCPs required for non-construction related permits via our online OCP/RRP system.
- If you need a non-construction OCP or RRP quote, please contact your designated underwriter at The Hartford.

2 Does The Hartford offer standalone coverage for OCPs and RRPs?

- No. We view OCP/RRP business as supporting coverage to the designated contractor's GL policy.

3 Is coverage provided on an annual basis or project term?

- Policies are written to expire with the expiration of the contractor's GL policy, and extended as it is renewed for the term of the project. If GL coverage is placed elsewhere, we expect the OCP policies to also be replaced at this time, with premiums adjusted to reflect the actual incurred project costs.

4 **Can The Hartford provide OCP/RRP coverage on a blanket basis** (Defined as a single policy covering multiple locations throughout the term of coverage)?

- No. OCP/RRP policies apply to the scheduled project/location(s).

5 Can the designated contractor's umbrella policy include the OCP or RRP policy as a scheduled underlying policy?

- No. Only the owner, railroad or higher tier can be added as a named insured. For this reason, OCP/RRP policies are NOT listed as an underlying coverage to the lead umbrella policy.

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6 Are there state coverage limitations?

- Some states may require referral to include: AK, AL, FL, IL, LA, ME, NY, WA and WV. Our appetite for NY is very limited, but considered on an exception basis.

7 How long does an application remain open when submitted online?

- Once submitted, an online application remains open in the system for 60 days. If an agent wishes to bind coverage after 60 days, they'll need to send an email to their Construction/Programs underwriter, along with a copy of the application, the proposal and the contract for the project. Otherwise, the submission will need to be re-entered in the system.

8 When should I expect a response to my online submission, referral or email?

- You should expect a response within 3 business days.

9 Who do I reach out to if I have a question about The Hartford's OCP/RRP products or service?

- You should contact the underwriter for the designated contractor's primary insurance program.

10 What are The Hartford's minimum premiums for OCP/RRP coverage?

For OCP	For RRP
$1,000 regardless of limits (may vary by state)	$2,350 for $1M/$3M limits $3,000 for $2M/$6M limits

11 Are OCP/RRP policies auditable?

- Yes. OCP/RRP policies are auditable, except in FL, NH or TX, typically through a statement audit.
- Exceptions can be made for minimum premium policies if requested when binding coverage.

12 What is the commission rate for OCP/RRP policies?

- 15% commission applies.

Discover how to protect your projects and your business with OCP/RRP coverage. Visit **TheHartford.com/construction**

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