Specialized coverage and knowledge to help keep construction risk in check.

OCP/RRP Quotes: What You Can Expect

- An automated submission process providing automated, real-time quotes through the EBC.
- An underwriter who already understands your client's operations when referrals or special needs occur.
- Predictability and ease of doing business.

What is an OCP or RRP policy?

Contractors are sometimes required to carry Protective Liability Policies to provide a separate limit of insurance for a specific project to the benefit of a general contractor. This would be the project owner in the case of an **Owners and Contractors Protective Liability Policy** (OCP) or the railroad, in the case of a **Railroad Protective Liability Policy** (RRP). The coverages provided are exclusively for the benefit of the named insured and may be in addition to limits provided on the contractor's primary casualty insurance program when they have been listed as an additional insured.

Who do we provide OCP or RRP policies to?

We offer OCP and RRP coverages to contractors who have their General Liability coverage placed with us through their agent or broker. If you have questions regarding the product, see our Frequently Asked Questions or contact the underwriting team for the primary casualty lines.

EBC online quoting is available.

The Electronic Business Center (EBC) is available for Middle & Large Business Construction or Specialty Programs clients. For Small Business clients, quotes can be submitted through ICON. For others, please contact your underwriting team for the primary casualty lines.

Have your client complete the OCP or RRP application.

Input the information on the EBC to get a quote in minutes for eligible projects.
For EBC tips, click here.

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Fast Facts: Owners and Contractors Protective

Coverage form: ISO CG 00 09

Named insured: Project owner or general contractor

Coverage: Helps provide Bodily Injury and Property Damage coverage for the vicarious liability arising out of the operations performed by the designated contractor for a scheduled project.

OCP coverage features and benefits:

- Admitted ISO coverage including duty to defend, with defense costs outside of the policy limits.
- Limits apply for the project duration and typically are $1M/$2M or $2M/$4M (higher limits may be available).
- Also helps cover the liability for injury or damage arising from project owner's acts or omissions during general supervision of construction operations or negligence in hiring the designated contractor.
- Coverage is limited to the project until construction is completed or put to its intended use and does not include completed operations.
- Provides alternative insurance options in states with anti-indemnity statutes restricting the types of risk transfer allowed.
- A minimum premium of $1,000 applies, in most states.

Fast Facts: Railroad Protective

Coverage form: ISO CG 00 35

Named insured: A railroad

Coverage: Helps provide Bodily Injury and Property Damage coverage for the vicarious liability arising out of the designated contractor's operations at the scheduled project on or near a railroad right-of-way.

RRP coverage features and benefits:

- Admitted ISO coverage including duty to defend, with defense costs outside of the policy limits.
- Limits apply for project duration and typically are $1M/$3M or $2M/$6M (higher limits may be available).
- Also helps provide first-party property coverage against physical damage to property owned by or leased to the railroad, or in the possession of the railroad under a lease or trust agreement.
- Coverage is limited to the project until construction is completed or put to its intended use and does not include completed operations.
- Provides alternative insurance options in states with anti-indemnity statutes restricting the types of risk transfer allowed.
- A minimum premium of $3,000 applies, in most states.

Quote OCP or RRP on the EBC.

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