Insurance that sees the job site from the owner's side of risk.

Owners Professional and Protective Indemnity Plus (OPPI+)

OPPI+ is a professional and pollution coverage insurance solution designed to help protect a construction project owner's balance sheet.

OPPI+ Primary Coverage Options

Coverage A – Owners Professional Protective Indemnity helps provide first-party protective indemnity coverage to owners that hire a professional entity to perform professional services, such as architecture, engineering, construction management, LEED design support, BIM design support, trade design and surveying. Coverage helps provide the owner with an extra layer of indemnity protection over the design professional's insurance coverage.

Coverage B – Owners Third-party Professional Liability helps provide third-party professional coverage to owners that hire a professional entity to perform professional services. It helps cover loss and claims expenses arising from an actual or alleged negligent act, error or omission in the rendering of or failure to render professional services.

Coverage C – Owners Real Estate Protective Indemnity helps provide first-party protective indemnity coverage to owners that hire a real estate agent to perform real estate services, such as real estate sales, leasing and property management. Coverage helps provide the owner with an extra layer of indemnity protection over the real estate agent's professional insurance coverage.

For a Professional-only option, coverages D & E can be removed.

Coverage D – Owners Pollution Protective Indemnity helps provide first-party protective indemnity coverage to owners when a hired contractor causes a pollution condition arising from construction activities, transportation or waste disposal. Coverage helps provide the owner with an extra layer of indemnity protection over the contractor's insurance coverage.

Coverage E – Owners Third-party Pollution Liability helps provide third-party pollution coverage to owners when a hired contractor causes a pollution condition arising from construction activities, transportation or waste disposal. It helps cover losses and claims expenses arising from pollution damage that the owner becomes legally obligated to pay because of the pollution incident.

The Hartford

Supplemental Coverages

Our OPPI+ also offers several supplemental coverages that give owners the flexibility to tailor protection to their business. Offered with a sublimit and no self-insured retention or deductible, our supplemental coverages include:

- Litigation attendance expense
- Subpoena expense
- Corporate reputation rehabilitation expense
- Americans with Disabilities Act (ADA) and Fair Housing Act (FHA) proceedings expense
- Protective indemnity claim bankruptcy litigation expense

Targeting a Broad Range of Projects

- Commercial
- Industrial
- Healthcare
- Infrastructure
- Offices
- Schools/Colleges
- Retail
- Airports
- Apartments
- Recreational/Sports
- Government/Municipal
- Manufacturing
- Entertainment
- Technology
- Mission Critical

Offering Flexible Program Parameters

- Limits up to $25 million
- Menu selection coverage for greater flexibility
- OPPI+ can be offered in conjunction with our casualty construction team or as stand-alone coverage
- OPPI+ is offered on a non-admitted basis

To learn more, contact your OPPI+ underwriter today.
Send opportunities to constructionprofessional@thehartford.com