

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY AND RAILROAD PROTECTIVE LIABILITY COVERAGE



PROTECT YOUR PROJECTS AND YOUR BUSINESS WITH THE HARTFORD'S OCP/RRP COVERAGE.



OCP FAST FACTS

Coverage form: ISO CG 00 09

Designated Contractor: Usually, a general contractor or a subcontractor

Named insured: Project owner or general contractor

Coverage: Bodily injury and property damage the named insured may incur because of the operations performed by the designated contractor. Also provides coverage for the alleged negligence of the named insured in the hiring of or failure to adequately supervise the designated contractor.

Capabilities: Offered on a monoline basis

RRP FAST FACTS

Coverage form: ISO CG 00 35

Designated Contractor: Usually, a general contractor or a subcontractor

Named insured: Railroad

Coverage: Bodily injury, property damage and physical damage to property

Capabilities: Offered on a monoline basis

The Hartford now offers monoline Owners and Contractors Protective and Railroad Protective policies (OCP/RRP) through a dedicated team, handling the specialized services and coverage you need. These coverages can also be coupled with our General Liability Choice® and Contractors Broad Form.

Construction underwriters dedicated to your OCP/RRP business. With The Hartford you can expect:

- Underwriters who collaborate to provide superior OCP and RRP products and services
- Monoline coverage, whether or not we write your general liability policy
- Streamlined submission, usually qualifying for immediate quotes
- Prompt response and fast turnaround time on quotes
- Predictability/ease of doing business
- Industry standard/ISO coverage

OWNERS AND CONTRACTORS PROTECTIVE (OCP) LIABILITY COVERAGE

An OCP is designed to protect the named insured for bodily injury or property damage due to work performed at the job site by a designated contractor. The Hartford offers OCP on an occurrence basis.

Coverage features and benefits:

- Provides primary coverage for named insured liability for bodily injury or property damage arising from job-site operations performed by the designated contractor
- Covers 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
- Provides coverage on an admitted basis
- Provides a dedicated set of limits for project
- Typical limits are \$1M/\$2M or \$2M/\$4M (higher limits may be available)
- Minimum premium is \$1,000, in most states
- Includes duty to defend, defense expenses are outside the policy limits
- Coverage restricted to operations on the premises
- Coverage is provided on an annual basis until project completion
- The designated contractor's experience on the OCP will not impact named insured's GL experience
- Provides alternative insurance options in states with anti-indemnity statutes restricting the types of risk transfer allowed

RAILROAD PROTECTIVE (RRP) LIABILITY COVERAGE

RRP insurance is required whenever construction operations are being performed on or near a railroad, or whenever construction work may affect any railroad bridge, trestle, tract, roadbed, tunnel, underpass or crossing.

RRP is typically purchased in the name of the railroad, protecting it from legal liabilities that may result from work a designated contractor performs on or near a railroad.

Coverage features and benefits:

- Provides primary coverage for bodily injury and property damage that arise out of acts or omissions at the job-site location which are related to the designated contractor's covered operations
- Covers bodily injury and property that occurs during the policy period
- Provides 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
- Provides coverage on an admitted basis
- Provides a dedicated set of limits for project
- Typical limits are \$1M/\$3M or \$2M/\$6M (higher limits may be available)
- Includes duty to defend; defense expenses are outside the policy limits
- Coverage is limited to the job-site location and to the operations on or near the railroad
- Coverage is provided on an annual basis until project completion
- The designated contractor's experience on the RRP will not impact named insured's GL experience

Restrictions for both coverages:

- No residential projects
- No NY, WA or LA projects

GET ANSWERS AND A QUOTE.

For more information, please visit thehartford.com/construction.

Submit your **OCP APPLICATION** or **RRP APPLICATION** today!

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of April 2016.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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**THE
HARTFORD**

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