



Chris-Leef Commercial Lines

Owners & Contractors Protective Liability

OCP Policy Coverage Features & Benefits:

Limits of \$1M/\$2M available (higher limits & excess may be available)

Advantages of OCP for the Owner:

OCP coverage provides project owners with additional coverage beyond what they may receive if they are named as an additional insured on a contractor's commercial GL policy.

- Dedicated coverage limits specifically for the project owner
- Primary coverage for the owner without contribution from the owner's other insurance or the contractor's general liability coverage

Advantages of OCP for the Contractor:

There are also benefits to contractors who obtain OCP coverage. For contractors bidding on jobs, providing OCP coverage can deliver a distinctive advantage over competitors.

- Offering separate limits that are unaffected by the liabilities of other coverage
- Protecting the contractor from premium increases on a general liability policy when a loss is covered under the OCP policy

Forms Needed to Quote:

- *Acord 125*
- *OCP Supplemental Application*

Submissions can be sent to our experts at

Commercial@chris-leef.com



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Some products may not be available in all states

In California: Chris-Leef General Insurance Agency/License#0181028