

## Owners & Contractors Protective Liability



### What's OCP?

Owners & Contractors Protective Liability protects a project owner from bodily injury and property damage liability claims resulting from construction operations.

- Work inherently dangerous, failure to provide general supervision, and vicarious liability from the general contractor or its subcontractors.

### COVERAGE HIGHLIGHTS

- Limits up to \$3M per occurrence and \$4M aggregate
- Minimum premium as low as \$625
- Ineligible: states of NY & DE - projects involving bridges, dams, highway overpasses, demolition, & blasting.

### ADDITIONAL PRODUCT LINES

#### INDUSTRIES:

- Construction
- Dealers & Distributors
- Habitational
- Manufacturing
- Wholesale/Retail
- Warehouses/Vacants

#### LINES OF BUSINESS:

- General Liability - Up to \$3M
- Property - Up to \$8.5M
- Inland Marine
- Excess - Up to \$5M

#### WHY ASPIRE

- 12.5% Commission
- Direct Bill Installments
- We Do Surplus Lines Taxes
- Online Bill Pay
- Direct Access to your Underwriter

#### HIGHLIGHTS

- Low deductibles
- Minimum premiums as low as \$500
- Short term or annual policy periods

**SUBMISSIONS:** [contactus@berkleyaspire.com](mailto:contactus@berkleyaspire.com)

**AGENT PORTAL:** [agent.berkleyaspire.com](http://agent.berkleyaspire.com)

**RING US:** (866) 412-7742 or (480) 444-5950

## Surplus Lines Made Easy

Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ZES Insurance Agency, LLC or its designated licensee conducts business in all states including California as a licensed surplus lines broker (License #0H99364). For additional information concerning W. R. Berkley Corporation's insurance company subsidiaries visit:

<http://www.wrberkley.com/site-services/legal.aspx>

**A.M. Best A+XV Rated Excess & Surplus Lines Carrier**