



Opus Protective Professional Indemnity Insurance for Owners



Opus Offers

Opus offers protection in the event of a significant economic loss. The policy sits excess of the annual professional liability policies of design professionals and other consultants performing professional services on the project owners' behalf. The policy can also be excess of a project specific professional liability policy written for the architect or design firm.

Opus Covers

Opus is a project specific professional and pollution indemnity policy that provides separate insuring agreements that share a policy aggregate limit for each of the following exposures:

- Protective Professional Indemnity
- Protective Contractor's Pollution
- Third-Party Claim Defense and Indemnity

Has Your Owner/Client ...

- Hired a Design team/Architect
- Hired a General Contractor
- Hired a Construction Manager
- Hired a Geotechnical Engineer

Target Project Types

- Commercial
- Institutional
- Infrastructure
- Residential (excluding single-family residential)

Why Owners Protective Coverage?

Opus (Owners Protective Policy) protects an owner against economic loss due to the following issues with subcontracted professional(s):

- Insufficient design professional limits
- Bankruptcy
- Encumbered or exhausted design professional limits due to other claims
- No design professional insurance
- Cost overruns
- Delayed project completion

Limits of Liability

- Limits up to \$25 million

Coverage Highlights

- Proactive settlement approach for both the Protective Professional and Protective Pollution coverages via the Settlement Provisions of the policy
- Absence of the word negligence in the Insuring Agreements
- Broadened scope of covered Professional Services:
 - Coverage for design services in connection with maintenance and operations during the Extended Reporting Period
 - Corrective design services performed during Extended Reporting Period
 - Project accounting covered as professional services

(Coverage Highlights continued on the next page.)



Coverage Highlights (continued)

- Full 10 year extended reporting period (ERP) or to the statute of repose
- No self-insured retention (SIR) obligation under the Protective Professional Indemnity and Protective Contractor's Pollution Insuring Agreements
- Policy Period Definition includes 12 months automatic extension for project delays
- No Choice of Law Condition
- Supplemental Coverages:
 - ADA and FHA Defense Expense
 - Corporate Reputation Rehabilitation
 - Protective Claim Bankruptcy Litigation Expense Reimbursement
 - Building Information Modeling – Extra Expense

Additional Coverage Options

- Pollution can either be deleted, included as Protective only, or offered as primary on a wrap up basis if desired
- Multi-project policy for multi-year term can be offered on select project types with reinstatement of limits option available

For more information, visit
berkleycp.com/insurance-for-owners

About Berkley Construction Professional

Berkley Construction Professional is a division of Berkley Alliance Managers which is a member company of Berkley whose rated insurance company members are assigned an A+ (Superior) rating by A.M. Best Company. Berkley is an insurance holding company that is among the largest commercial lines writers in the United States and operates worldwide in two segments of the property casualty insurance business: Insurance and Reinsurance.

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Contact us to learn how an Opus policy can mitigate the exposure for your clients.

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