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OPUS
Owners Protective Policy

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OPUS
Protective Professional Indemnity Insurance for Owners

OPUS Offers

OPUS (Owners Protective Policy) 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 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
- Full 10 year extended reporting period (ERP) or to the statute of repose

(Coverage Highlights continued on the next page.)

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Coverage Highlights (continued)

- 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

About Berkley Construction Professional

Berkley Construction Professional provides professional liability, pollution liability, and protective professional indemnity insurance for contractors and construction project owners. Focused exclusively on the construction industry, we deliver customized insurance solutions for complex risks through deep industry expertise, experienced underwriting, and responsive service. Our brokers value our collaborative approach and specialized knowledge, while policyholders benefit from industry-specific risk management resources, dedicated in-house claims professionals, and the peace of mind that comes from working with a financially sound insurer dedicated to protecting their business, reputation, and long-term success.

Berkley Construction Professional, a division of Berkley Alliance Managers, is a member of W. R. Berkley Corporation, a Fortune 500 company that is part of the S&P 500. W. R. Berkley Corporation's insurance company subsidiaries are rated A+ (Superior) by AM Best. Learn more at berkleycp.com.

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