

Owner's Protective Professional Indemnity (OPPI®)



Zurich provides tailored professional liability insurance designed specifically for project owners. Our OPPI solution helps safeguard owners against financial losses caused by the Design Professionals or Design-Builders. Unlike traditional approaches, Zurich's OPPI supplements the existing policies of Design Professionals or Design-Builders, as well as gives owners flexibility for Zurich to provide primary or excess coverage, providing greater flexibility. This structure enhances an owner's potential for recovery, offering additional confidence throughout the project lifecycle.



Targeted customer profile

Zurich tailors OPPI coverage for public and private owners in the following industry segments:

- Airports
- Commercial office, retail and warehouses
- Correctional facilities
- Data centers
- Educational
- Healthcare
- Hotels, casinos and resorts
- Infrastructure including roads, rail and light rail as well as water, wastewater and sewage
- Manufacturing
- Municipal and justice facilities
- Sports and recreational



Program options

- Intermediate and large SIR's
- Customized limits and sublimits based on customer's risk appetite
- Industry-leading capacity with limits up to \$25 million



Coverage features

Zurich's OPPI product offers project owners additional coverage when a Design Professional's or Design-Builder's insurance is not adequate or becomes unavailable. With OPPI, the owner is the Named Insured, which gives them additional control of their insurance program.

Policy features include

- Coverage is available for a single or portfolio of projects, with the option to include retroactive coverage on a rolling basis
- Coverage for the duration of the construction project with an automatic extended reporting period (ERP) of up to a state's Statute of Repose
- Indemnification for the owner for losses in excess of the Design Professional's or Design-Builder's available insurance
- Coverage for third party claims and claim expenses
- Responds to losses to the extent that the policy is broader than the underlying Design Professional's or Design-Builder's policy, subject to a self-insured retention (SIR)
- Responds as primary, subject to an SIR, if the Design Professional's or Design-Builder's underlying insurance has not been maintained

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