

# ENVIRONMENTAL & CONSTRUCTION PROFESSIONAL OWNER'S PROFESSIONAL PROTECTIVE INDEMNITY PLUS (OPPI)



Distinguished's Owner's Professional Protective Indemnity Plus (OPPI) insurance provides indemnity coverage for a protective loss arising from an act, error, or omission in the rendering of subcontracted design services, or from a pollution condition resulting from subcontracted contracting services.

## Product Highlights

- Proactive assistance and resolution for a protective claim.
- Professional coverage for third party claims arising from an act, error, or omission in the rendering of subcontracted design services.
- Occurrence pollution coverage for third party claims arising from subcontracted contracting services, non-owned disposal sites, and transportation.
- Coverage for ADA and FHA Expense, Bankruptcy Litigation Expense, Building Information Modeling Expense, Disaster Management Costs, Subpoena Expense, and Litigation Expense.
- Credit towards SIR for use of approved mediation.
- Additional legal costs provided outside the limit.
- Target project classes include (but not limited to): Civil Construction, Commercial, Educational, Habitational, Healthcare, Hospitality, Industrial, Institutional, Retail, and Warehouse.
- Coverage provided by SiriusPoint



## Capacity

- Limits of liability up to \$25M/\$25M and a target minimum premium of \$50,000
- Project policies with terms up to five (5) years plus ERP and completed operations periods up to twelve (12) years



**Emergency  
Response  
Support**

## Contact

For additional information, or to reach an underwriter please visit  
[environmental@distinguished.com](mailto:environmental@distinguished.com)

Distinguished's Environmental and Construction Professional team of underwriters, engineers, geologists, environmental scientists, and insurance professionals have over 300 years of combined environmental, construction, and insurance-related experience to provide solutions tailored to protect your business from its unique environmental and professional exposures. Using a customer-focused approach and state-of-the-art systems enables us to provide you with a full suite of products to provide coverage for fixed facilities, contracting services, and professional liability with both primary and excess capabilities.