

# ACI's 2<sup>nd</sup> Forum on Construction Claims & Litigation

February 24-25, 2015

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## Risks and Benefits of WRAP, OCIP, CCIP Policies, Subcontractor Default Insurance (Subguard), and Payment Bond/Surety: Litigating Third-Party Claims, Dealing with Excess Carriers, and Reservation of Rights Issues

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Tweeting about this conference?

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# Wrap-Up / OCIP / CCIP

## Issue One: Named Insureds



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## Issue Two: Additional Insureds



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## Issue Three: Insured Limits of Liability



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## Issue Four: Project Site Descriptions

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## Issue Five: Coverage Duration



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## Issue Six: Priority of Coverage



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## Issue Seven: Deductibles and Retentions





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## Issue Eight: Obligations and Notice



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## Issue Nine: Exclusions / Limitations



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## Issue Ten: Administration

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# Subguard / Default Insurance vs. Surety Bond

- Not appropriate for all contractors.
- Pre-qualification.
- Default response.
- Deductible.
- Public projects.
- Rights against the policy or bond.

