**Clause Description:**

Sometimes referred to a CCIP – Contractor Controlled Insurance Policy, the *Wrap-Up Liability* *(Contractor Controlled)* insurance clause is used to provide coverage, subject to the applicable policy’s conditions and exclusions, for the Third Party liability that may arise for bodily injury, death, or damage to property (structure and materials) associated with a building project. The building project could be in the form of a new build construction or renovations / addition to an existing structure.

The Contractor Controlled policy is arranged and purchased by the Contractor of the project work such that the Contractor “owns” the policy and is thereby at the frontline of interaction with the Insurer(s) of the project work.

The Owner of the project may participate in discussion with the Contractor and Insurer in the event of a claim incident, but the Owner may not have a first right of participation as they do not own the policy and are not the Named Insured on the policy.

Have predetermined start and end dates for the project.

Decide in advance of the work whether you will ask your General Contractor that is awarded the work to share a copy of the CCIP, or whether you will only request they share upon a loss situation occurring.

**The Recommended Clause – Wrap-up Liability Insurance (Provided by the Contractor)**

**Contractor Controlled Insurance Policy (OCIP)**

The Contractor will provide Wrap-Up Liability insurance for the Work, which shall be in the joint names of the Contractor and the Owner, and all Subcontractors involved with the construction at the Work.

Coverage under this policy shall be maintained for completed operations hazards on an ongoing basis for a period of twenty-four (24) months following issuance of the Completion Certificate.

**Deductible Payment Obligations**

The Contractor shall be responsible for deductible amounts under the policy except where such amounts may be excluded from the Contractor’s responsibility by the terms of the Contract.

**Reporting Obligation**

In the event of an incident, occurrence or loss that may result in a claim under the above policy, including injuries to the public, or loss or damage to the Work Site, the Contractor shall immediately report the incident, occurrence or loss in writing to the Owner and the Engineer, and the Insurer.

*(The entities (i.e. Owner, Contractor, etc.) in red font are descriptors that you can substitute for the entities required for your own specific contract.)*