

EXHIBIT F



Portland Public Schools Phase 2 Owner Controlled Insurance Program (OCIP)

Participant Guidebook/Manual

Program Name:	Portland Public Schools OCIP Phase 2
Project Locations:	Various project locations in School District #1-J Multnomah County, OR

Guidebook Prepared By:

Builders Protection Group LLC
4860 W 147th Street
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Portland Public Schools Phase 2 OCIP/Wrap-Up Participant Guidebook/Manual

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Introduction

You have been awarded a contract for work on a project included in the **Portland Public Schools Phase 2 OCIP**.

The project is included within an insurance vehicle known as an OCIP (Owner Controlled Insurance Program), commonly referred to as a Wrap-Up. The OCIP provides General Liability and Contractors Pollution Liability for all enrolled and eligible construction participants. This manual is designed to help educate you on the Wrap Administration process, what to expect throughout the process, basic policy aspects, what is generally covered, what your responsibilities are as a participant, and how you can enroll in the Program.

In short, it is designed to help you understand:

- The Wrap Administration process
- The insurance policies that are providing coverage on the project
- The enrollment features and resources available from Builders Protection Group LLC to help in the process
- Your role, responsibilities, obligations as a construction participant
- Contact information to help address any questions or concerns as they relate to this Program

While this manual is designed to answer/address most questions that may arise from this Wrap Insurance Program, you may have some that are still unanswered. Insurance needs to be very clear to you; what it covers and what it doesn't and what your responsibilities are. Make sure that you consult your Broker or Attorney with any questions. Builders Protection Group LLC (BPG) has been retained to help you and the other construction participants successfully enroll in this Program to ensure the highest degree of protection for you and the project.

Should you have any questions as it relates to the contents of this manual or your responsibilities as a participant in this Wrap-Up insurance Program, please contact BPG directly. BPG's contact information can be found at the end of this manual.

Please remember that BPG is not an insurance company or a licensed insurance agent. As such, please note that neither BPG nor this manual is to be used to interpret actual coverage. Such matters should be addressed with your insurance professional or legal counsel.



An OCIP (Wrap-Up) insurance policy is an insurance policy that covers designated projects exclusively and may not apply to all other projects on which you may be working.



Overview of the OCIP/Wrap Program

First of All, What is a Wrap-Up?

A Wrap-Up, also known as an OCIP (Owner-Controlled Insurance Policy), is a commercial general liability (CGL) insurance policy or policies issued for a designated project or projects which provides coverage for the Program Sponsor, General Contractor, and eligible and enrolled Subcontractors of any tier performing work on the project(s). It will typically include third-party liability coverage for the period of time the construction project is going on, as well as extended "construction defect" coverage for the structures once they have been completed and sold, for a period of up to ten years post-construction.

Why Are There Wrap-Ups?

Construction projects involve the coordination of many participants: General Contractors, trade Subcontractors, architects, engineers, and material suppliers, among others. Historically, each of these participants would provide some level of insurance to the project. Logically, this made sense; if a loss happened as a result of one party's work, for example, that party's insurance should kick in to fix the problem. However, due to the large number of participants involved in a construction project, in conjunction with variations in how the insurance policies were written and interpreted by the courts, the concept of "divide and conquer" took center stage.

As construction defect claims began to hit the court system, insurance companies and attorneys adopted the position of "every man for himself." This originated as a major problem on residential projects where there were multiple homeowners involved, for example, condominiums, townhomes and large subdivisions. Homeowner associations sued Builders who sued Subs who then sued suppliers, etc. Insurance companies for the General Contractors and Subcontractors quickly began to exclude coverage for work done on these types of projects, and as a result Developers couldn't find General Contractors or Subcontractors who were able to provide CGL coverage for their work, especially completed operations coverage. These litigation issues have spread to non-residential projects as well, such as the ones included under this Program.



A Wrap Insurance Policy provides coverage for enrolled participants on the named project(s), but will not generally impact participants' other General Liability Policies.



Why Should You Use a Wrap-Up?

First, you may not have a choice. Contractors don't want to jeopardize their business by doing work on projects that aren't covered under their regular general liability policies. Also, many lenders and municipalities require wraps for certain types of projects. *With that said, there are some other advantages to using a wrap, including:*

- Unified defense to answer for construction defect-related claims throughout the statute of repose
- No “pot of gold” for the plaintiffs’ attorneys - reduces the incentive to sue
- Opens the door for a larger pool of potential contractors to work on the project and to be provided coverage
- Creates an environment of cooperation instead of “divide and conquer”
- Allows newer, more effective and cost-saving strategies in risk management
- Potentially reduces cost of quality insurance for enrolled construction participants
- Generally reduces disputes between participants involved in the designated project(s)
- Mitigates risk through quick response
- Helps ensure timely response to claims to stay in compliance with “right-to-repair” laws
- Provides a unified defense towards potential litigation. Should a need arise for legal representation, all eligible and enrolled participants will be defended by a single highly-competent legal firm instead of all participants having to retain and pay for their own legal counsel at full price.
- Helps address potential claims before litigation can even start
- In conjunction with a comprehensive risk management program, helps to deter, mitigate and defend against frivolous lawsuits



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An OCIP/Wrap Insurance Program is designed to bring Commercial General Liability exposures under a single coverage umbrella that encompasses all enrolled participants for covered premises operations and completed operations claims that may arise on the designated project(s). The objective is to address a CGL claim in a fashion that provides a unified front, as opposed to the less effective splintered approach.

Another design objective of an OCIP is to mitigate disputes between construction participants of the project and reduce overall costs of doing business for all construction parties involved. A summary of Program benefits/intentions follows:



OCIP/Wrap Insurance Policy Specifications

Per the OCIP Insurance Binder, the Primary OCIP/Wrap Policy that is in place to cover the **Portland Public Schools Phase 2 OCIP** has the following specifications:

Carefully review all features, limits, and exclusions of the Wrap Insurance Policy with your insurance professional or legal counsel.

Carrier:	First Mercury Insurance Company
Policy Number:	WA-CGL-000082987-01
Policy Term/Effective Dates:	4/22/2019 to 4/22/2024
Named Insured(s):	Portland Public Schools
Limits: Per Occurrence:	\$2,000,000
General Aggregate:	\$2,000,000
Products/Completed Ops Aggregate:	\$2,000,000
Personal & Advertising Injury:	\$2,000,000
Self-Insured Retention:	\$50,000 Per Occurrence (Please refer to your contract for deductible allocation)
Lead Excess Carrier:	First Mercury Insurance Company
Lead Excess Policy Number:	CA-EX-0000082988-01
Lead Excess Limits:	\$10,000,000 Each Occurrence; \$10,000,000 Aggregate \$10,000,000 Products/Com Ops
Second Excess Carrier:	Axis Surplus Insurance
Second Excess Policy Number:	P-001-000104632-01
Second Excess Limits:	\$15,000,000 Each Occurrence; \$15,000,000 Aggregate; \$15,000,000 Products/Com Ops

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Third Excess Carrier:	Berkley
Third Excess Policy Number:	CEX09603635-00
Third Excess Limits:	\$25,000,000 Each Occurrence; \$25,000,000 Aggregate; \$25,000,000 Products/Com Ops
Joined Fourth Excess Carrier:	Endurance American Specialty
Joined Fourth Excess Policy Number:	ELD300001046800
Joined Fourth Excess Limits:	Each policy is \$25,000,000 part of \$50,000,000 Each Occurrence; Each policy is \$25,000,000 part of \$50,000,000 Aggregate; Each policy is \$25,000,000 part of \$50,000,000 Products/Comp Ops
Joined Fifth Excess Carrier:	Star Insurance
Joined Fifth Excess Policy Number:	1000585742191
Joined Fifth Excess Limits	Each policy is \$25,000,000 part of \$50,000,000 Each Occurrence; Each policy is \$25,000,000 part of \$50,000,000 Aggregate; Each policy is \$25,000,000 part of \$50,000,000 Products/Comp Ops
Pollution Carrier:	Ironshore Specialty Insurance
Pollution Policy Number:	004039000
Pollution Limits:	\$50,000,000 Each Occurrence; \$50,000,000 Aggregate
Broker Name:	Craig Payne
Broker Phone Number:	503-219-3267

Contact the above-listed insurance broker for all specific questions as they relate to limits, endorsements and exclusions of the OCIP/Wrap Insurance Policy. Information above is based solely on the Insurance Binder(s) and may not reflect total or correct coverage limits, deductibles or self-insured retentions.



OCIP/Wrap Insurance Program: Enrollment Process

Our BPG Wrap Enrollment Specialists are there to work with you. We strive to make the Wrap Enrollment Process not only fast and efficient, but educational as well. We will help guide you through the process every step of the way. We are here so you can get on with what you do best – build quality projects.

The OCIP/Wrap enrollment process consists of the following steps:

1. **Secure Construction Contract:** As a recipient of a construction contract for the project, you may now be eligible to apply for enrollment in the OCIP/Wrap Program. This information is communicated to Builders Protection Group LLC (BPG). BPG Wrap Specialists will contact you to make introductions, collect basic contact information and go over the remaining steps for successful enrollment.
2. **Enrollment Packet Issuance:** A BPG Wrap Administrator will send an enrollment packet to you that contains various forms that will be required for the program. These forms will ask you basic information about your company, license numbers, and whether or not you will employ any Sub-Tier Subcontractors while on the job site. Complete these forms and return them to BPG using the contact info found at the end of this manual.
3. **Certificate Collection:** Before you can be enrolled, you must provide proof of the following:
 - **Workers' Compensation:** If you employ any employees in your organization, Workers' Compensation is required by Oregon law and you cannot work on this project without it. You must provide a copy of an insurance certificate that contains verification of your Workers' Compensation.
 - **Commercial Automobile Liability Coverage:** As with the Workers' Compensation, please provide proof of Business Automobile insurance coverage.
 - **General Liability:** While the OCIP/Wrap Insurance Policy is in fact primary for CGL, you must provide a copy of a certificate of insurance evidencing your existing CGL coverage for off-premises exposures.
 - **Valid License:** You must supply your valid contractor's license on the enrollment form in the appropriate area.

There may be additional insurance or other requirements. Please review your subcontract agreement for specifics.

You may submit these certificates in the same manner you did for the Enrollment forms.



The Wrap Enrollment process can be a quick and simple one. Make sure you contact Builders Protection Group LLC with any questions at 310 356-4840




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- 4. **Declarations/Rate Pages:** The OCIP policy premium for this project has been paid by Portland Public Schools but, since the policy covers all eligible and enrolled participants for covered claims, those participants are required to deduct their GL insurance costs from their bids. In order for Builders Protection Group LLC to verify the accurate insurance deduction amount for your company, it will be necessary to review the rates you are being charged under your existing CGL policy. Therefore, you will be required to submit copies of the Declarations and Rate pages from your current CGL policy. See page 13 for more details on this process.

- 5. **Certificate Issuance:** Once all of the requested documents and certificates have been submitted and license verification has taken place, you will be issued a Certificate of Enrollment, designating your company as a successfully enrolled participant in the OCIP/Wrap Program. A copy of this certificate will also be forwarded to the Program Sponsor and the OCIP Broker.





Builders Protection Group, LLC
 240 Center Street
 El Segundo, CA 90245
 310-356-4840

Owner Controlled Insurance Policy (OCIP) / Wrap Insurance Policy

CERTIFICATE OF ENROLLMENT

Certificate Issue Date: _____

Policy Term: _____

Covered Project: _____

Project Address: _____

City, State, ZIP: _____

First Named insured: _____

General Contractor: _____

Enrolled Contractor Name: _____

Firm Address: _____

PRIMARY INSURANCE INFORMATION

Carrier Name: _____

Policy Number: _____

General Liability Limits: _____

Self Insured Retention: _____

OCIP Administrator Builders Protection Group

Address: 240 Center Street
 El Segundo, CA 90245

Contact: Wrap Administrator

Phone: 310-356-4840

This Certificate evidences that you have been successfully enrolled in the OCIP Wrap insurance program for the 'designated project(s)' listed above, but does not supplant the terms and condition of the actual policy. For information regarding what is covered and what is not covered, as well as other terms and conditions, you are strongly urged to review the actual insurance policy with your insurance advisor. All sub-tier contractors to the 'Enrolled Contractor' working on the 'designated project(s)' are automatically included within this Certificate of Enrollment in the event that separate enrollment does not occur, however the 'Enrolled Contractor' is required to Notify Builders Protection Group LLC of these sub-tier contractors.



Covered Entities

In order for a Construction Participant to be eligible for coverage under the Portland Public Schools OCIP policy, it must enroll in the Wrap Program. Whether or not a party is considered covered under the OCIP/Wrap Insurance Policy is generally defined by the following:

Eligible Parties

- Enrolled General Contractor
- Enrolled Subcontractors working on-site with a valid license and other requisite documents/certificates
- Documented Sub-Tier Subcontractors

Ineligible Parties

- Non-enrolled Subcontractors
- Subcontractors with invalid/expired licenses & requisite certificates
- Sub-Tier Subcontractors that have not been declared
- Vendors/Suppliers
- Transport companies
- Companies that transport or remediate hazardous waste

An enrolled construction participant is a company that has successfully submitted their requisite documents to BPG's Wrap Administration Personnel and has received a Certificate of Enrollment issued by Builders Protection Group LLC. Should you need further information as to what constitutes an eligible or ineligible party, please contact Builders Protection Group LLC using the contact information found at the end of this manual.

NOTE:

Each Subcontractor is responsible for ensuring that all of its eligible Sub-Tier Subcontractors also complete the enrollment process.



Make sure that you know who is and who is not an eligible entity under the Wrap Policy. Contact BPG if you are unclear as to what/who may or may not be eligible.



OCIP Program – Insurance Benefits and Exclusions

The OCIP/Wrap Policy that covers this project is a powerful tool in protecting the Project and those that work on it. While the policy covers many aspects of possible claims, there are exclusions. The policy should be reviewed thoroughly by yourself, your legal counsel and insurance professional. Key components are:

- The Program includes a General Liability policy, which is designed to cover third-party property damage, bodily injury, personal and advertising injury losses. The limits of all GL policies under this Program are **\$102,000,000** per occurrence.
- Deductible applicable to enrolled Contractors for the Primary GL policy in this Program is: **\$5,000 per claim**
- Subject to the terms and conditions of the Policy, it covers all eligible and enrolled participants. This is a large benefit and makes for fewer headaches, should a claim arise.
- Following the construction period (completed operations), continuing third-party bodily injury and property damage coverage will carry through the Statute of Repose for all eligible and enrolled participants for a period of up to 10 years.
- Contractors Pollution Liability up to **\$50,000,000** in limits.
- SIR applicable to enrolled Contractors for the Contractors Pollution Liability policy in this Program is: **\$10,000 per claim**

NOTE:

Coverage under the OCIP applies only to the designated project(s), and is subject to the exclusions, terms and conditions more specifically set forth in the OCIP policy, with limits of liability shared by all insureds.

Existence of the OCIP **does not relieve** Program participants of any tier **from any obligations** they may have for obtaining other forms of coverage. On request, Program participants have the opportunity to read and analyze a copy of the OCIP policy or policy binder, which will be provided to them by the Program Sponsor, Contractor or OCIP Broker, to determine whether or not, and the extent to which, the OCIP policy, meets the needs of the Contractors and/or lower tier Subcontractors. Program participant acknowledges that: 1) neither Program Sponsor, OCIP Administrator, nor other Program participant is an agent, broker, partner or guarantor of the insurance company or companies providing coverage under the OCIP (each such insurer, an "OCIP Insurer"); 2) neither Program Sponsor, OCIP Administrator, nor other Program participant is an insurer or is in the business of insurance; 3) neither Program Sponsor, OCIP Administrator, nor other Program participant has at any time provided legal advice to Contractor or lower tier subcontractors, and; 4) neither Program Sponsor, OCIP Administrator, nor other Program participant is responsible in any way for determinations of coverage under the OCIP, payment or non-payment of claims or losses by the OCIP Insurers, the claims handling of the OCIP Insurers, or for the present or future solvency or financial condition of the OCIP Insurers.



An OCIP (Wrap-Up) insurance policy can make for fewer headaches, should a claim arise.



Your Role and Responsibilities in the Program

As a participant in the Portland Public Schools OCIP Program, you have certain responsibilities. The first step is to enroll your company through Builders Protection Group LLC.

Please keep in mind that the BPG staff is here to help you. While there are certain requirements and documents involved in this process, make sure you let us know how we can make this as easy and educational for you as possible.

Once you have completed the requisite OCIP enrollment forms, you can simply fax in your required certificates. Then, a Certificate of Enrollment will be sent to you providing proof of enrollment.

Required Coverage Maintenance – Away From Project(s)

In addition to the required coverage that all contractors must have by law, each participant must be able to demonstrate coverage for any work performed away from the project site by submitting a Certificate of Insurance (COI).

By signing the OCIP Enrollment form (included in your enrollment packet), you consent to provide proof of Commercial General Liability for operations away from the project site. In addition to proof of CGL coverage, you must provide proof of Commercial Auto Liability Insurance and Workers' Compensation, if applicable.

Direct Contact/Paper-Based: Provide to Builders Protection Group LLC the following documents:

- Program Enrollment Form (Form 1-A)
- Subcontract Schedule (Form 1-B) declaring the use of any Subcontractors
- Insurance Credit Worksheet Form (Form 1-C)
- A copy of your company's Workers' Compensation Certificate (COI), if applicable
- A copy of your company's Automobile Insurance Certificate (COI)
- A copy of your company's Commercial General Liability (CGL) Certificate (COI) on projects away from the current project
- A copy of your company's current CGL Declarations and Rate pages

The above documents can be submitted to Builders Protection Group LLC using the contact info found at the end of this manual.



Enrollment in the Wrap Program is not automatic. You should understand your responsibilities as a Wrap Participant and what you must do to be successfully enrolled. Contact Builders Protection Group LLC with any questions you may have.

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In addition to enrollment, you are obligated to:

- Perform all warranty work as outlined in your Subcontract Agreement for the noted statute of repose.
- Notify Builders Protection Group LLC immediately of any material changes to your company in regards to address, contact names, contact numbers, license changes, etc.
- Notify Builders Protection Group LLC immediately of any and all Subcontractors of any tier you intend to use on the project. Any Subcontractors of any tier not enrolled may not be covered under the OCIP policy. The Subcontractors' information can be submitted by completing the requisite information on Form 1-B.
- Work within all set guidelines for claims reporting and safety as is determined through your construction contract. All questions on this should be directed to Builders Protection Group LLC or the party with which you have a contract. Complete and submit the Wrap Program Incident Reporting Form (attached to this manual).
- Ensure that all licenses and insurance certificates are maintained in valid status throughout the course of the project(s).

No eligible construction participant will be permitted on the project jobsite until they have been enrolled.




While it is not necessary to cover the project on your own CGL policy, you must provide evidence of CGL coverage away from the project site.



Enrollment of Subcontractors of Any Tier

If you are employing a Subcontractor, you must declare them on a Subcontractor Schedule (Form 1B) (included in your enrollment packet). Please submit this form with your other enrollment documents. If you need another copy of Form 1B, please contact BPG Wrap Services.



 Builders Protection Group LLC
Wrap Administration Services

SUBCONTRACTOR SCHEDULE (FORM – 1B)

Fill out the table below with the appropriate information on all Subcontractors (*construction participants with which you have a direct contract*) to be used on the project. We understand that you may not have a complete list of all Subcontractors at this time. *If you are certain you will not be hiring any Subcontractors, please mark the fields below as N/A or None.* Include this Form with your OCIP Wrap-Up Enrollment Form 1-A. Please inform Builders Protection Group LLC if additional forms are required.

Send this form in with the other enrollment forms to your BPG Wrap Administrator:

Via FAX: 310.321.5352

Via E-MAIL: mario@buildersprotect.com

Via MAIL: Attention: Mario Serna (Portland Public Schools OCIP)
Builders Protection Group LLC
4860 West 147th Street
Hawthorne, CA 90250

Subcontractor #1

Company Name _____ Address #1 _____
 Contact Name _____ Address #2 _____
 Phone Number _____ City, State, ZIP _____
 Fax Number _____ Contract Amount \$ _____
 E-Mail Address _____ CCB# _____
 Scope of Work _____

Subcontractor #2

Company Name _____ Address #1 _____
 Contact Name _____ Address #2 _____
 Phone Number _____ City, State, ZIP _____
 Fax Number _____ Contract Amount \$ _____
 E-Mail Address _____ CCB# _____
 Scope of Work _____

Subcontractor #3

Company Name _____ Address #1 _____
 Contact Name _____ Address #2 _____
 Phone Number _____ City, State, ZIP _____
 Fax Number _____ Contract Amount \$ _____
 E-Mail Address _____ CCB# _____
 Scope of Work _____

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If you are employing any Subcontractors of any tier, you must provide requisite information on them on a Form 1-B (provided in your Enrollment Packet).

In order for any work performed by any of your Subcontractors to be covered under the Wrap Insurance Program, you must complete the Subcontractor Schedule (Form-1B) pictured above. A copy of this form is included in your enrollment packet.



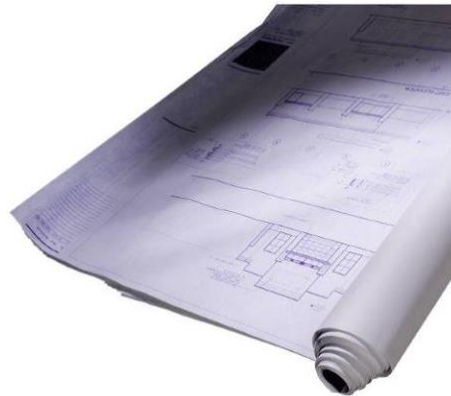
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Required Coverage – Subcontractors of Any Tier

If you are a construction participant that will be employing the services of any Subcontractor you must ensure (and consistently monitor) that each Sub has:

- Valid contractor license
- Auto liability insurance
- General liability insurance
- Workers' compensation insurance (if applicable)

If any changes occur to a Subcontractor's insurance status, all changes must be made known to Builders Protection Group LLC immediately.





Participant Verification of Insurance Cost

Because the insurance program that covers this project is an OCIP Wrap Program, this project need not be reflected on your existing Commercial General Liability (CGL) insurance policy(ies). As such, when you are being audited by your existing CGL carrier, you may decide to exclude this project from your own coverage so you should receive a premium credit. Keep in mind, your work is being insured against covered CGL claims under the OCIP, **not** under your own CGL policy. The OCIP policy premium for this project has been paid by the Program Sponsor, but since the policy covers all eligible and enrolled participants for covered claims, those participants are required to deduct their own GL insurance costs from their bids.

As an enrolled participant, your deduct amount will be verified by the Wrap Administrator, Builders Protection Group LLC. This deduct is determined based on your scope of work and total contract value or estimated payroll, depending on how you are charged by your current CGL carrier. Any change orders will likewise have this deduction verified.

In order for Builders Protection Group LLC to verify the accurate deduct amount for your company, it will be necessary to review the rates you are being charged under your existing CGL policy in effect at the time of your enrollment. Therefore, you will be required to submit copies of the Declarations and Rate pages from your current CGL policy along with your completed Enrollment package documents.

Before you can be enrolled, the above-mentioned deduct will be verified and submitted to the Program Sponsor. This avoids any potential confusion later in the project and ensures that coverage does not become interrupted for your portion of the project.

If you have employed any Subcontractors, it is the task of your organization to realize any insurance deducts from those Subcontractors.

Should there be any return of any insurance premiums, the Sponsor retains sole claim to these funds.



This OCIP Wrap Program is designed to protect all enrolled participants, including you and your company. As such, each participant will be required to deduct the costs of their own GL coverage from their bids.



Safety Program

You must have a safety program in place to help ensure the safety of all personnel on the job site. Before beginning work on the project, your Safety Program should be submitted for review to the Sponsor or Sponsor’s representative within 15 days of the enrollment in the Program.

Safety is of the utmost importance and, as such, sufficient safety programs and precautions must be put into place. The Sponsor reserves the right to audit any of the construction participants’ safety programs. Should it be determined that the safety program is deficient in any way; the Sponsor may make recommendations to bring the program in line with its requirements. If the construction participant does not comply with these requirements, then the Sponsor retains the right to disqualify the contractor from the Wrap Insurance Program.

Your contract contains specific wording as it relates to safety and accident prevention. You must ensure that you comply with those guidelines, or that your program surpasses the standards listed in that section. In the event of a dispute as it relates to which program is to be followed, the guidelines set forth in the contract will always supersede other guidelines.

If you are employing any Subcontractors, you are solely responsible for the safety program compliance of any of those individuals/firms.



Safety is the most important focus on any job site. Ensure that you have your safety program submitted to the Sponsor and that you understand the Safety Program requirements as they are outlined in your contract.



Emergency Contingency Plans

Each company represented in the project and that has been successfully enrolled must ensure it has a contingency plan in place for the following potential scenarios:

- Onsite injuries, both major and minor
- Plan to avoid and/or treat injuries arising from natural disasters/conditions including floods, earthquakes, fires, high wind, tornadoes, hurricanes, and lightning storms
- Hazmat scenarios
- Potential damage/injury to any person(s) not associated with the project including the public and property outside of the lines of the Project
- Injuries to the general public on/or adjacent to the work site



Always have a contingency plan in place for emergency situations such as the ones listed to the left.



Incident/Claims Reporting

Liability Claims

Throughout the course of the Program, there may be a scenario that arises where a claim may be reported. It is critical that the process for handling these situations is carefully followed. Various types of claims can be classified as the following:

- Property Damage
 - On-Site Work: Throughout construction or completed construction
 - Off-Site Work: This typically involves surrounding property, neighboring areas, etc. Most of this happens throughout the course of construction
 - Completed Ops: This arises from damage that occurs after the project's units have been completed. These are what may be commonly referred to as construction defect issues - scenarios such as leaky roofs, flooring issues, etc. Situations from these types of scenarios can lead to costly and prolonged litigation. If properly handled, most of these issues can be resolved without further incident.
- Bodily Injury
 - Non-Participant: Anybody not covered by the policy/Program. This could include the general public.
 - Participant: Injury to covered parties on the job-site.

The Reporting Claims Process

Reporting claims in a timely manner is absolutely critical to keep the claims cost down and to help mitigate the chances for any issue to be blown out of proportion into something far bigger than necessary. Each participant has a responsibility for ensuring that a claim is reported both quickly and accurately.

Should a claim arise, you **MUST** let the Program Administrator (Builders Protection Group LLC) know within twelve (12) hours of the occurrence. While an incident/claim that arises from any automobile-related issue is not generally covered away from the project site, it **MUST** be reported in the same fashion as any other issue. A Wrap Program Incident Reporting Form can be found at the back of this manual. The process of claims reporting is a fact-based process so subjective opinions of interpretation should be avoided when both reporting and speaking to parties outside the Program. You should contact BPG by phone to make us aware of the issue and then fax in the Wrap Program Incident Reporting Form with any accompanying documentation to our offices.



The key to keeping claims cost down is quick, accurate, and complete reporting of any problems as they arise. Should an incident occur, notify Builders Protection Group LLC within twelve (12) hours of the occurrence.



Program Administration Contact Information

Builders Protection Group LLC is the Program Administrator. Below is a summary of useful contact information that will help you answer any questions that you may have. All questions should initially be directed to Builders Protection Group LLC.



Program Administrator

Company:	<u>Builders Protection Group LLC</u>
Address:	<u>4860 W 147th Street</u>
City, State, ZIP	<u>Hawthorne CA 90250</u>
Phone:	<u>310 356-4840</u>
Fax:	<u>310 220-2374</u>
E-mail:	<u>christina@buildersprotect.com</u>

OCIP Insurance Broker

Company:	<u>Brown & Brown Northwest</u>
Contact Name:	<u>Craig Payne</u>
Address:	<u>2701 NW Vaughn Street</u>
Suite:	<u>340</u>
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*If you have questions,
Builders Protection
Group LLC is here to
help you through the
process so you can
focus on what you do
best – creating quality
buildings.*



APPENDIX

