**Consolidated Insurance Program (Owner or Contractor Controlled Insurance Programs)**

**TALKING POINTS**

1. These are master insurance programs designed to cover the owner, general contractor, and all subcontractors on a construction project. The program can include general liability and/or workers’ compensation insurance.
2. The subcontractor’s own insurance does not normally cover its work on a CIP project due to a typical CIP exclusion in the policy.
3. Often bidders do not know what insurance coverage they will have on a CIP project.
4. A successful bidder is challenged to know what coverage will be provided prior to signing a contract.
5. Oftentimes, a construction project is completed before the subcontractor gets its CIP insurance policy!
6. Sometimes a subcontractor NEVER gets the CIP insurance policy!!
7. ***A CIP should provide disclosure of the program prior to bid and contract signing, and a copy of the insurance policy promptly when issued.***