



September 9, 2025

Re: Insurance Requirements – Harvest Homes II

On behalf of our client, NHP, we are reaching out regarding the insurance placement on the above-referenced project. We want to ensure there is complete clarity regarding the liability insurance program that will be implemented so that expectations are aligned prior to contract execution.

For this project, NHP intends to place one of the following:

1. **Owner-Controlled Insurance Program (OCIP / Wrap Policy)** – This policy will provide coverage for NHP, General Contractor as well as enrolled subcontractors of all tiers. The intent is to consolidate coverage into one coordinated program that includes all parties and is controlled by NHP.
2. **Project-Specific Policy (Owner/GC)** – This approach provides coverage tailored specifically to this project for the Owner and the GC.

If you proceed with the project, we will seek your acceptance of the Construction Liability policy type we intend to place as outlined above. To properly structure the program, we will require you to provide the portion of your bid attributable to General Liability and Excess Liability insurance, as these costs will need to be removed from your budget once coverage is secured through the selected program.

To ensure clarity on the coverages, deductibles and terms placed, please note that we will provide the insurance coverages, deductibles, and terms that are standard and appropriate for a project of this size and type. We are happy to review these details with you in advance, and we welcome discussion if you have any requirements you believe are necessary, provided they are addressed during the bidding and contracting stage.

We ask that you confirm your acceptance of either the OCIP or Project-Specific policy structure and provide your insurance cost allocation for removal from your bid. We will then share the anticipated coverage terms and remain available to answer any questions you may have.

Our goal is to ensure a smooth and transparent process so that the insurance program fully supports the success of this project. We appreciate your cooperation and look forward to working together.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Gareth Marr'.

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