



Environmental solutions for HVAC and plumbing professionals

Zurich Integrated Products

Consider the possibilities:

- A contractor receives a complaint from a customer, alleging an improperly installed HVAC system resulted in a pipe leak and water damage leading to mold growth. The customer accuses the contractor of negligence and sues for bodily injury and property damage.
- A plumbing subcontractor damages the gas line at a customer's property, which leads to a pollution claim due to the ensuing explosion, fire and release of pollutants from burning building materials.
- An HVAC maintenance company is held liable for failure to prevent the presence of airborne bacteria and carbon monoxide build-up at a client's premises.

Risk exposures like these can – and do – happen to contractors of all types, no matter their level of experience. Risks can pop up suddenly or lay dormant, unknown and unexpected, for years. Either way, they can represent a serious threat to HVAC and plumbing professionals.

With the risks of environmental exposures growing, the choice of an insurer has never been more critical. Moreover, it's just as important to have a sound plan in place for property & casualty insurance as well as coverage for possible management liability exposures.

At Zurich Integrated Products (ZIP), you'll find a specialized knowledge of environmental coverages for the HVAC and plumbing industry, along with an integrated approach for an insurance solution that can help eliminate potential gaps in coverage.

Environmental coverage

For HVAC and plumbing professionals, we design environmental solutions to help you meet your needs:

- Contractor's Pollution Liability on annual and project-specific basis
- CGL, Contractor's Pollution and Professional Liability on a combined Environmental Services Package (ESP) form
- Follow-Form Excess Coverage, including Pollution

Optional environmental coverages include:

- Additional Insureds
- Assignment of Interest
- Defense Outside the Limits (where allowable by law)
- Site Pollution Coverage for Contractors' Covered Locations
- Extended Completed Operations Coverage
- Fungus/Spore/Microbial Substance Coverage
- Non-Owned Locations (Disposal Sites) – Onsite and Offsite Coverage
- Owner Controlled Insurance Policy (OCIP)
- Project Specific Limits of Liability
- Transportation of Materials by Carrier or Insured
- Waiver of Transfer of Rights of Recovery Against Others

Call ZIP at
866-683-5996
for more information.

A solution to help meet your needs

ZIP has experience helping customers create programs to address all commercial insurance needs. Many HVAC and plumbing professionals benefit from property & casualty and specialty coverages such as:

- **Automobile:** Can address an array of exposures from light trucks for transporting personnel and equipment to job sites, to heavy trucks for heavy equipment or picking up and delivering materials.
- **Crime insurance:** Helps protect from threats by employees acting along or in collusion with others, including forgery or alteration, employee dishonesty/theft, robbery and safe burglary.
- **Directors & Officers:** Provides coverage for claims alleging breach of duty, neglect, errors, misstatements or omissions.
- **Employment Practices Liability insurance:** Offers coverage for employment practices claims by employees, such as wrongful termination, failure to promise, negligent evaluation, discrimination and sexual harassment.
- **Fiduciary Liability:** Helps protect those with fiduciary responsibilities when the poor performance of a plan or downturn in the stock market becomes the foundation of litigation by employees and retirees.
- **Security and Privacy Protection:** Provides coverage should a breach of customer information occur, as well as the cost of notification if records are compromised.

- **Workers' Compensation:** Helps minimize the costs of occupational injuries and illness.

ZIP can integrate one or more of these insurance coverages, to help manage risk exposures, help defend against liabilities and help protect company assets.

More meaningful coverage ... with less time and expense

When it comes to choosing the right insurance company for your specific needs, you'll find the right choice with Zurich Integrated Products:

- A division of Zurich in North America founded to serve as a single-source solution for the commercial insurance needs of businesses with \$5 to \$25 in annual revenues.
- Committed to maintaining efficiency and low costs by using technology to streamline services, such as our Web-based Z Fit™ prequalification tool and simplified renewal services.
- Featuring Zurich's 27/7 award-winning claims services known for quick response and experienced claims handlers.
- Access to a broad suite of risk management tools, including Virtual Consulting loss prevention system and eZ Transition return to work program.
- Insurance comes from a respected, highly-rated insurer with the financial strength, longevity and stability to be there when you need it.*

**For ratings and financial information about Zurich American Insurance Company, visit www.zurichna.com.*

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