

# Supporting socially responsible building

## Better Green™ Coverage property endorsement for the Property Portfolio Protection (P3) policy

Zurich's green building initiative concentrates on increasing building efficiency while reducing impact to the environment. This initiative has altered the way some buildings are repaired or replaced following physical loss or damage. In addition to changing the way companies evaluate repair or replacement, companies 'going green' may want to evaluate property policies to ensure that coverage is provided when sustainable building materials are used in the course of the repair, replacement or rebuilding of damaged property.

Zurich is committed to the development of products and services that address the evolving risks associated with climate change and the growing need to be environmentally responsible. An effectively designed green building can lead to reduced operating costs, improved indoor air quality and reduced environmental impacts.

Zurich's Better Green Coverage property endorsement for the Property Portfolio Protection (P3) policy provides for a capped, independent limit of insurance to rebuild damaged real or personal property according to existing 'green' standards. This endorsement fits with society's, and Zurich's, interest in reducing the carbon footprint and becoming a more 'green' organization.

This endorsement can attach to existing P3 property policies to support the rebuilding or upgrading of a covered loss to comply with green standards. Our goal is to provide insureds with a means to be socially responsible while rebuilding properties in a cost effective and environmentally friendly manner.

### Customized coverage details

#### The Better Green Coverage property endorsement for mid-sized accounts provides:

- Limits in excess of those offered through the standard Real and Personal Property Coverage Form
- Option to upgrade real and personal property without tying those upgrades to a 'green' certification level

- Co-participation loss feature for real property
- Ability not only to offset green upgrade costs, but to strengthen building construction and enhance occupant safety through building betterments; strengthening may involve betterments such as wind resistant glass

#### Coverage extensions can include payment of expenses associated with:

- Air quality management
- Having a qualified engineer, as required by the LEED® Green Building Rating System™, provide building commissioning or re-commissioning services
- Clean-up, sorting, segregating and transporting of recyclable debris

#### We also pay:

- Actual loss sustained if you lose your LEED® certification that qualified you for certain government tax incentives, utility credits, reduced loan rates and other financial incentives
- Reasonable expenses incurred to retain LEED® accredited professionals to participate in the design, repair, replacement or rebuilding of damaged property
- Registration and certification fees charged by the U.S. Green Building Council to recertify real property

### The benefits of a green building endorsement from Zurich

Zurich's Better Green Coverage property endorsement provides true betterment coverage – going above and beyond simply making an insured whole after a loss. This endorsement allows for reconstructing with improved damage mitigating features not generally called for in today's evolving green building practices or required by other minimum codes or standards.

For more information on the Better Green Coverage, contact your local Zurich representative.

**Zurich**

1400 American Lane, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

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