

Frequently Asked Questions - External Zurich InfraSolutions™ and Builders Risk

Q: What is the advantage of Zurich's Builders Risk offering?

A: Zurich's Builders Risk offers the option of a simplified submission process, including a web-based front end, along with breadth and depth of appetite. All backed by an industry leading insurance carrier that brings financial strength to your clients during these challenging economic times.

Q: If I already have a relationship with the construction underwriter, do I have to submit my Builders Risk business to ZIS?

A: No, the simplified (clearinghouse) process for Builders Risk is an option. We understand that on larger, more complex risks there may be a desire to discuss the project nuances with an underwriter before completing and sending a submission.

Q: What happens if we submit Builders Risk business to our Construction underwriter that is too small for Zurich Construction?

A: The application will be routed to the appropriate unit within Zurich for underwriting and processing.

Q: What is the process when I submit business online or fax it to the entry point?

A: A team of underwriters dedicated solely to Builders Risk will process the submission or route to appropriate area within Zurich.

Q: What if I have other lines that I want quotes on, do I still send it to ZIS?

A: While you can still submit other lines to ZIS, and they will route accordingly, the more appropriate method for submitting lines other than Builders Risk and Contractors Equipment is to send to the Construction underwriting office in your region.

Q: What are standard commission levels?

A: Commission is based on several variables including, project type - residential or commercial, project value or premium size. Please consult your underwriter for more detail.

Q: Is there a minimum premium?

A: Minimum premiums will also vary depending on product and project. Please consult your underwriter for more detail.

Insurance is underwritten by Zurich American Insurance Company and other insurance company subsidiaries within the Zurich Financial Services Group. Insurance product obligations are the sole responsibility of each issuing insurance company. For example, only the assets of Zurich American Insurance Company (and no other assets of the Zurich Financial Services Group) are available to meet its obligations for the performance of its products. All other information is consolidated Zurich Financial Services Group financial information as of December 31, 2008, and is not audited. For more complete financial information, audited annual statements of the Group and information on the ratings for the underwriting companies of Zurich in North America, access www.zurich.com. No assurances can be given, and we make no representations, that such information has, or has not, changed since December 31, 2008.