

Why Zurich Builders Risk?

www.zisinternet.com



We're there when it matters most

- Zurich is a leading insurer for the construction industry, with over 30 years of leadership and influence in various industry organizations and roles
- One of the largest writers of residential Builders Risk in the country
- Our professionals specialize in the construction industry and understand the technical and operational aspects of a diverse array of construction projects
- Zurich's financial strength has an A.M. Best rating of A*

Innovative, comprehensive coverage

- Broad coverage scope that is tailored to fit the needs of our customers as well as the ability to modify forms, utilize standard American Institute of Architects (AIA) contract language and meet other specialized needs.
- Domestic and global coverage capabilities
- Residential, remodeling and renovation programs available
- Programs tailored to the customer's specific needs – from limits and extensions to premium payment options (periodic reporting forms or certificated master forms available)
- Better Green™ coverage endorsement available for LEED® projects

Risk Engineering and Loss Control Services

- Dedicated construction risk engineers with extensive construction industry expertise
- Services, planning, consultation, and evaluations aimed at enabling our customers to more effectively and proactively manage risk
- Disaster Management Vendor System – offering disaster recovery assistance from a qualified vendor anywhere in the country at Zurich's negotiated rates
- Customized service plans, including but not limited to: catastrophe preparedness and recovery planning, Hazard Analysis and Critical Control Points (HACCP), National Commission for the Certification of Crane Operators (NCCCO) crane certification, water intrusion prevention and management programs

Extensive capacity and appetite

- Substantial natural catastrophe capacity
- Ability to underwrite civil and infrastructure, bridges and tunnels, energy projects, stadiums, airports, and projects of every size and scope
- High-value frame projects up to \$25M amount subject and \$50M per location
- Collaborative efforts with other Zurich business units to ensure your customer has the most effective and comprehensive suite of coverages available, even after construction is complete

Additional Construction offerings to complement Builder's Risk

Contractors or Construction Owners

- Contractor's Equipment coverage
- Contractor's or Owner's Professional Liability coverage
- Surety
- Environmental, including site-specific pollution
- Controlled Insurance Programs (including casualty lines)

Large Homebuilders Protective Programs

Zurich Project Suite

Other Zurich products available:

Real Estate programs for mid to large-sized real estate portfolios from \$100M to \$1B in total insured values

Global Energy solutions for energy sector business

Healthcare and Global Property programs for healthcare industry placements

Hospitality industry specialized programs

Product description/appetite

Builders Risk capabilities

Zurich Builders Risk covers assets up to any value and size, including:

- Residential
- Commercial, including industrial and institutional
- Remodeling and renovation
- High Value Frame
- Civil and infrastructure, bridges, tunnels
- Stadiums and airports
- Energy sector projects – including new construction and retrofitting

Innovative coverage capabilities:

- Master, Deposit Premium and Reporting Form policies available for builders with multiple projects running concurrently
- Installation floaters for materials to be installed available on a monoline basis
- Contract Change Order coverage protects against changes in the project's value
- Testing of Building Systems coverage
- Delay in Completion coverage
- Contractor's Expediting and Extra Expense
- Existing structure coverage
- Optional flood, windstorm and earthquake coverage
- Architect's & Engineer's Fees coverage
- Law or Ordinance coverage
- Emergency Property Protection Expense coverage

Going Green with Zurich

Zurich's Better Green™ endorsement, demonstrating our commitment to the environment

- Zurich's Global Climate Initiative Council, including former Prime Minister Tony Blair, heads up our global efforts at developing environmentally conscious solutions from within the insurance industry
- Better Green™ is one of the first endorsements available for builders risk which addresses the specific needs of green building projects
- Coverage is available for renovating and retrofitting of existing buildings as well as for new construction projects
- Zurich has several LEED®-accredited engineers on staff, ready to assist our customers in the execution of these projects

Submission process

- Online submission, quoting, issuance, and policy management available for most projects:
 - Go to www.zisinternet.com
 - Call the Builders Risk team at 800-800-3907, option #2
- Fax a completed application from our website, www.buildersrisk.com, and one of our underwriters will contact you with a quote. Fax your submission to 904-398-7982
- Contact your local Zurich office (see www.zurichna.com for a list of all offices)

Zurich InfraSolutions

InfraSolutions™ positions Zurich's shovel-ready capability to assist your infrastructure project plans. Visit www.zurichna.com/construction to explore our extensive products and services, or contact your broker or Zurich regional executive.

* Rating is most recent rating of Zurich American Insurance Company published by A.M. Best. For the latest rating information, access www.ambest.com.

Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverage underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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