

Go Kahuna™

What if general contractors knew their subs were covered?

Go Kahuna™, in collaboration with Zurich, helps general contractors and subcontractors proactively address insurance and bonding issues by verifying the integrity, quality and accountability of subcontractors' licensing and insurance coverage status.

The challenge

With the slowdown in the residential market, general contractors (GC's) are seeing more competition on projects and longer lists of subs providing bids. Being cautious with subcontractor selection, bonding and licensing in particular, is critical to the GC's financial viability.

In the state of Louisiana alone, for every licensed subcontractor there are 4.2 unlicensed subs.¹ This trend is being seen across the country and poses significant risks for GC's.

These unlicensed subs may claim to be bonded and insured. However, if an accident occurs on a construction site and the GC later learns that the sub had no insurance coverage, the GC can be held liable for resulting lawsuits.

Source: ¹Greater Baton Rouge Business Report, November 7, 2006.

The solution

Zurich Services Corporation, in collaboration with Go Kahuna, assists GC's with ensuring the integrity, quality and accountability of their subs by verifying their bonding and insurance coverage status.

Using local and national resources, Go Kahuna becomes a certificate holder of the sub's insurance policy and verifies the following information:

- Bonding, general liability and workers compensation coverages
- Business and professional licenses
- Professional business references
- Background checks

This means that GC's no longer need to validate subcontractor documentation and are notified of any changes in subcontractor certification.

Benefits

For general contractors

- Significantly reduces the risk of conducting business with uninsured or unlicensed contractors and vendors
- Minimizes administrative costs by letting Go Kahuna perform the verifying and monitoring
- Monitors subcontractor and vendor status through the Go Kahuna Cert-Watch program
- Reduces the frequency and cost of uninsured claims

For subcontractors

- Increases exposure to local and national markets through a listing in the Go Kahuna database
- Promotes bidding among reputable businesses
- Reduces the need for bid bonds and some pre-qualification statements
- Minimizes time spent gathering documents to verify insurance and licenses during the bidding process
- Offers the Go Kahuna Certified Seal to tell general contractors that your organization meets the exacting Go Kahuna standards

Service details

Zurich provides this service free of charge to their insureds if they require at least 75% of their subcontractors to have the Go Kahuna certification.

Go Kahuna waives its annual fee for Zurich subcontractors.

For more information

For more information on Go Kahuna, please contact your risk engineering account coordinator.

Zurich

3600 Minnesota Drive, Suite 200, Minneapolis, Minnesota 55435
800 811 2501 www.zurichna.com



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Quality-Assured Solutions Provider

* Risk engineering and claims services are provided by Zurich Services Corporation.

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