

Professional and environmental liability coverage for the construction industry

What if contractors could protect themselves from a broad range of professional and pollution liability exposures?

Zurich offers contractor's professional and pollution liability insurance that combines important elements of errors and omissions coverage with contractor's pollution liability. It offers coverage for liability arising out of acts, errors or omission as well as pollution events arising from the insured contractors' services or operations.

Targeted customer profile

Zurich tailors coverage to meet the needs of mid-sized construction customers including:

- General contractors
- Construction managers
- Design-build firms
- Heavy and highway contractors
- Artisan/specialty trade contractors

Coverage features

Coverage is provided for the professional construction management or design-related services and environmental liability of a contractor, for most delivery systems used in their work.

The policy is composed of two coverage parts:

- Professional liability coverage
 - Provides coverage for third party claims filed against a contractor because of negligent delivery of professional services, including construction management, design or design assist related services
 - Coverage is provided on a claims-made basis with the costs of legal defense eroding the limits of liability
- Pollution liability coverage
 - Contractor's pollution liability (CPL) available on a claims-made or occurrence basis, providing coverage for loss as a result of pollution events caused by covered operations performed by or on behalf of the insured contractor at its project sites
 - Coverage for asbestos, lead, underground storage tank, Superfund or radioactive matter under the CPL or errors & omissions (E&O) forms or professional liability coverage
 - Mediation credit for up to 50 percent of the policy deductible (subject to a maximum credit of \$25,000) for any claim resolved by mediation at the Company's request
 - Allowable insured expenses of \$250 per day in addition to the policy limit for attending legal proceedings at the Company's request, subject to a \$5,000 maximum

Policies are typically written on a practice/annual basis; project-specific policies are also available for purchasers of an annual corporate program.

- Project-specific coverages are available for the duration of a construction project not to exceed 5 years; An Extended Reporting Period (ERP) can be purchased for the professional liability and extended completed operations can be purchased for the CPL

Program options

- Small and intermediate deductibles
- Customized limits and sublimits based on customer's risk appetite
- Limits of liability up to \$10 million

Why Zurich

- Leadership and influence through active participation in key construction and insurance industry associations
- Professionals who specialize in the industry and understand the technical and operational aspects of construction

- Creative solutions aimed to reduce customer's cost of risk while enhancing their profitability
- Innovative coverage policies and extensions that address industry-specific needs
- Customized programs that fit the unique risk appetite and coverage needs of the customer
- Integrated underwriting, risk engineering and claim account teams
- Domestic and global coverage capabilities
- Zurich's financial strength, which is rated "A" (positive) by A.M. Best and "AA-" (stable) by Standard & Poor's

For more information

For more information on professional and environmental liability coverage for the construction industry, please contact your broker or Zurich's regional executive. You may also visit www.zurichna.com or contact the customer inquiry center at 800-382-2150.

Zurich

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ISO 9001:2000

Quality-Assured Solutions Provider

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

This is intended as a general description of certain types of risk engineering services available to qualified customers through Zurich Services Corporation. Zurich Services Corporation does not guarantee particular outcomes and there may be conditions on your premises or within your organization which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to assess your changing risk environment.

Small business owners are responsible for the loss control activities at their company. Zurich offers risk engineering solutions – comprised of tools, reports and information from literally millions of past claims from nearly every industry segment – that can help small businesses minimize and better control losses and improve their bottom line.

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Because change happenzSM

