

Commercial general liability for the construction industry

What if commercial contractors could obtain a range of features uniquely attuned to construction-industry general liability exposures?

Zurich offers commercial general liability insurance coverage designed to protect a business against accidents and injury that might happen on its premises, as well as exposures related to its products.

Targeted customer profile

Zurich tailors commercial general liability coverage to meet the needs of mid-sized and large construction customers including:

- General contractors
- Heavy and highway contractors
- Artisan/specialty trade contractors
- Construction managers
- Design-build firms
- Owners or sponsors of both public and private construction projects, including:
- Wrap-ups
 - Owner controlled insurance programs (OCIPs)
 - Contractor controlled insurance programs (CCIPs)
 - Joint ventures

Coverage features

Coverage includes bodily injury; property damage; personal and advertising injury, medical payments; limited contractual; supplementary payments including legal expenses to defend a covered any suit or claim against you and cost of bonds, taxes or interest charges related to judgments; and coverage for you and your employees arising out of your operations.

Additional innovative options include:

- General aggregate limits for every jobsite
- Excess coverage for any expired joint venture
- Newly formed or acquired operations
- Ongoing operations for maintenance, service or repair at any wrap-up site when the wrap-up has expired
- Broader definition for residential construction in certain states
- Railroad Protective (RRP) that covers a contractor's work conducted on or near railroad tracks or railroad property
- Owners and Contractor Protective (OCP) that covers vicarious liability for the actions of independent contractors
- Additional insured coverage
- Limited EIFS coverage for non-frame or non-residential building
- Excess coverage over existing or expired wrap-ups for both ongoing and completed operations
- Limited Care, Custody and Control for "property damage" to the personal property of others
- Contractor Design that provides trade contractors with coverage for negligent acts, errors or omissions arising out of the performance or failure to perform design services
- Extension of Completed Operation that provides coverage for damage to completed work arising out of that work if caused by fire, smoke, explosion or collapse
- Limited Mold coverage that provides limited coverage on a buy-back basis
- Resulting Damages provides a more uniform coverage for the general contractor for the work of subcontractors by deeming any "property damage" that arises from the work of a subcontractor", in any state, is an "occurrence"
- Additional coverage enhancements available through Contractor's Liability Endorsement

Program options

- Guaranteed cost
- Small and intermediate deductibles
- Large deductibles with:
 - Combined aggregates
 - Clash coverage
- Retrospective rating plans
- Self insured retentions (SIR)
- Convenient payment terms

Risk engineering services*

Professionals with experience in general liability risk assessment, program evaluation and exposure identification

- Best practice consulting services with an emphasis on:
 - Subcontractor pre-qualification
 - Subcontractor management
 - Construction quality management
 - Slips, trips and falls
 - Struck by falling objects
 - The role of third party consultants
 - Water intrusion
 - Work zone safety
- Tools for evaluating your existing programs including:
 - Quality Assurance/Quality Control (QA/QC)
 - Slips, trips and fall evaluation guide
 - Temporary traffic control pocket guide
 - Benchmarking reports
 - Zurich Quality Net
 - Cultural Gap Analysis
 - IRMI Online Contractual Risk Transfer subscription

- Training offered through the Zurich Seminar Series including topics such as:
 - Construction defect awareness
 - Contact with power lines
 - Excavation management – competent person
 - Introduction to temporary traffic control
 - Traffic flagging – instructor course
 - Fall management
 - Substance abuse
 - Burns – electrical, arc flash, chemical, flame
 - Contractor's equipment
 - Crane management
 - Business continuity management

Claim services*

- Professionals dedicated to the construction industry who are capable of addressing unique and complex claim handling situations including:
 - Catastrophic loss
 - Construction defect
 - Design professionals
 - Special investigations
 - Recovery
 - Staff legal and litigation management
- In-depth knowledge of roles and contractual obligations of the parties, including risk transfer arrangements

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" (Excellent) by A.M. Best and "A+" (Strong) by Standard & Poor's

For more information

For more information on commercial general liability insurance 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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* Risk engineering and claims services are provided by Zurich Services Corporation.

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.

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