

# Residential Home Builders

What if teams of experienced professionals provided residential home builders with creative risk solutions that are flexible, responsive and positively position your business for success?

At Zurich, we understand our insureds simply can't anticipate every sudden change to a construction project. But with careful planning and good insurance coverage that's relevant to today's world, customers can better deal with the unexpected. Because we think about what could go wrong, our customers can think more about what could go right!

## Targeted customer profile

Zurich offers insurance programs specifically designed to meet the needs of mid-sized and large residential builders with the following characteristics:

- Annual builder revenue of \$20 million or more from home sales
- Builders of predominately single-family detached homes

## Coverage features

Zurich tailors their risk management solutions with a range of coverages that include:

- Workers' compensation and employers' liability
- Combined general liability and warranty product (Volume Builder and Home Builder's Protective)
- Auto liability and physical damage
- Domestic and international builders risk including master policy and project specific
- Construction property and inland marine
- Subguard<sup>®</sup>, an innovative alternative to traditional performance and payment bonds
- Professional errors and omissions
- Environmental

## Risk engineering services\*

Zurich offers and consultative risk management services to identify, evaluate and reduce the risks across a customer's business. Many of our risk engineering consultants have substantial construction industry experience and have implemented and administered highly successful risk management programs.

Services include:

- Risk assessment, program evaluation and exposure identification
- Consultative solutions designed to mitigate and reduce losses
- Access to industry professionals who specialize in such areas as safety, fleet, quality, contract management, subcontractor management, construction equipment, property damage for construction projects and fixed assets
- Seminars on key issues regarding risk management in the construction industry

## Claims services\*

The two fundamental goals of Zurich's claims group are to prevent losses and to resolve claims quickly, where appropriate and cost effectively. Our knowledgeable and dedicated claims professionals consistently provide responsive service and effective management of loss costs.

Services include:

- 24-hour customer claim reporting and prompt investigation
- Comprehensive managed care program
- Early return-to-work
- Catastrophic response
- Dedicated construction recovery unit
- Litigation management
- Special investigation unit
- Educational seminars
- Online claims tools and reporting capabilities
- Recognized industry leader in managing residential construction defect claims

## 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 help reduce customer's cost of risk while helping to enhance 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 insurance for residential home builders, please contact your broker or Zurich's regional executive. You may also visit [www.zurichna.com](http://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.

Insurance coverages 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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*Because change happenz<sup>SM</sup>*



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