



ZURICH®

Property Portfolio Protection for the construction industry

Effectively managing construction risks

Construction operations offer a unique set of risk-management challenges. Each contractor is different, with your own set of risks, exposures and coverage needs. Adequately insuring contractors' equipment, property and even construction materials is critical to success, as well as the long-term profitability of your business.

Contractors who work with Zurich for their construction property coverage have the benefit of an experienced insurer who can help identify risks and provide access to risk-management tools and services.

Why Zurich for property insurance?

Zurich's Property Portfolio Protection provides construction customers a broad array of property coverages that address the specific needs of this challenging industry. Whether you are a mid-sized or larger contractor, you will have access to meaningful insurance protection.

Zurich's Property Portfolio Protection for the construction industry offers:

- A modular policy, allowing you to customize coverage
- Innovative coverage extensions that address industry-specific needs
- Domestic and global coverage capabilities

Real and personal property coverage features

Real property coverage includes:

- Bridges, roadways, walks, patios or other paved surfaces
- Cost of excavations, grading, filling or backfilling
- Fences, retaining walls, radio or television antennas, satellite dishes and their lead-in wiring, towers or signs
- Underground pipes, flues, building drains and foundations, machinery or boilers
- Equipment breakdown with spoilage, electrical injury and explosion
- Blanket coverage options available

Business personal property includes:

- Personal property of others in your care, custody or control
- Tenant improvements and betterments
- Glass
- Electronic data processing (EDP) hardware

Contractor's equipment coverage features

- Scheduled, leased and rented equipment
- Unscheduled equipment
- Contractor's employees' property
- Pollutant cleanup – land and water
- Contractor's equipment expediting expense
- Rental reimbursement and continuing expenses
- Newly acquired contractor's equipment
- Temporary forms, shoring and falsework
- Waterborne equipment
- Weight of load coverage included
- Maximum occurrence limit
- Deductible waiver for theft of GPS-equipped items

Zurich Construction – a step above

- Leadership and influence through active participation in key construction and insurance industry associations
- Professionals who specialize in the construction industry and understand its technical and operational aspects
- Integrated Underwriting, Risk Engineering and Claim account teams
- Industry financial strength ratings: A+ A.M. Best, AA- Standard & Poor's.*

Learn more

For more information on Zurich's Property Portfolio Protection for the construction industry, please contact your broker or a Zurich regional executive. To obtain a complete listing of our products and services for the construction industry, please visit www.zurichna.com/construction.

Installation floater coverage features

- At an installation or service premises
- At a temporary storage location
- In transit
- Installation expediting expense
- Landscaping materials

Motor Truck Cargo coverage features

- Hauling equipment for others endorsement and AAIS form capability
- Debris removal
- Defense costs
- Freight charges
- Pollutant clean-up

Riggers Liability coverage features

- Expediting expense
- Flexible project specific limit structures

Additional coverages include:

- Civil authority, extended period of indemnity, for business income and extra expense
- Consequential loss
- Contamination by refrigerant
- Contractual penalties - business income
- Crime
- Debris removal – included in real property limit
- Dependent business income
- Electronic vandalism
- Expediting expense
- Extra expense
- Fairs or exhibitions
- Fire protective service charges and equipment refills
- Ingress/egress
- Lock and key replacement
- Microorganisms – direct damage
- Newly acquired, unscheduled and unreported premises
- Off-premises service interruption - direct damage
- Ordinance and law – included in property limit
- Outdoor trees, shrubs, plants or lawns
- Pollutant cleanup and removal – land and water
- Preservation of property
- Professional fees
- Rewards payments
- Salespersons samples
- Domestic and global coverage capabilities
- Robust CAT limits in high hazard zones
- Optional add on – Warehouse Legal Liability

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* Rating as of December 31, 2018 A.M. Best and Standard & Poor's financial strength rating are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

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