



Zurich Construction

Supporting your success



Over 90% of the top 100 contractors¹ choose Zurich for insurance protection. Why? We listen to their needs and deliver customized solutions.

For almost 25 years, Zurich Construction has built a reputation for excellence on five pillars:

1. Broad appetite
2. Market-leading capacity
3. Innovative products and services
4. Renowned Risk Engineering²
5. Best-in-class Claims service³

When you choose Zurich, you're working with a dedicated team of specialists who truly understand construction risks. Drawing from extensive experience and robust resources, they tailor coverages and services to your business goals.



Zurich: Building blocks of Construction leadership



How we deliver for construction customers

Customer-led. Data-driven. Zurich designs solutions to meet the challenges of your unique business. Our comprehensive coverage forms, underwriting acumen and range of products and services are unmatched. Our customers include:

- General contractors
- Trade contractors
- Developers/owners
- Design professionals
- Environmental contractors and consultants

QUALITY

We work with our brokers and customers to provide the right solution, price and service, with an eye to quality of risk. We are building on our exceptional reputation as strong underwriters, with a heightened awareness of commercial vibrancy.

— Karen Reutter
Head of Construction
Zurich North America



Construction coverages at a glance

PROPERTY

- Builders Risk
 - Master Builders Risk
 - Project Builders Risk
- Contractor's Block
 - Real and Personal Property
 - Contractor's Equipment
 - Installation Floater
 - Motor Truck Cargo
 - Riggers Liability

Crime
Civil Works – Civil Engineering Completed Risks (Operational)

CASUALTY

- Commercial General Liability
- Workers' Compensation
- Auto Liability

WRAP-UPS

- Owner-Controlled Insurance Program (OCIP)
- Contractor-Controlled Insurance Program (CCIP)

SUBGUARD®

POLLUTION LIABILITY

- Contractor's Pollution Liability (CPL)
- Environmental Services Package (ESP)
- Professional and Environmental Coverage (PEC)
- Lender Environmental Collateral Protection & Liability (ERC)
- ZChoice® Pollution Liability Policy – Environmental Impairment Liability (EIL)
- Site Environmental Liability (EPC)
- International Site Environmental Liability Programs (EPC IPZ)

PROFESSIONAL LIABILITY

Contractor's Protective Professional Indemnity (CPPI)
Owner's Protective Professional Indemnity (OPPI)

RAILROAD PROTECTIVE (RRP)

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE (OCP)

ADDITIONAL COVERAGES

Lead Umbrella/Excess Casualty
International
Surety
Cyber Insurance
Employment Practices Liability (EPL)
Directors and Officers (D&O)

Our package solutions simplify your protection

Bundling coverages can help prevent coverage gaps, provide better premiums and streamline the customer experience from underwriting to claims.

Wrap-Up/Consolidated Insurance

Program (CIP) combines Workers' Compensation and General Liability insurance for owners and contractors who sponsor programs for their enrolled contractors and subcontractors.

- Owner-Controlled Insurance Program (OCIP)
- Contractor-Controlled Insurance Program (CCIP)

Master Builders Risk and Project

Builders Risk offer broad coverage for damage to or theft of property during construction, including delay in completion. Insured may be a contractor, developer or owner.

Contractor's Block affords coverage for real and personal property and contractor's equipment. The policy can also be extended to cover installation works, as well as motor truck cargo and riggers liability.

Contractor's Professional

Indemnity (CPPI) protects contractors against losses that stem from negligent performance of professional services the contractor is liable for, whether self-performed or subcontracted.

Owner's Protective Professional Indemnity

(OPPI) protects the project owner from losses due to the architect's or engineer's negligence.

Zurich Construction Risk Engineers: A key differentiator

Zurich Risk Engineers are committed to supporting quality construction. They know how to run a project because many have been in your shoes. Our Risk Engineers have broad experience in the construction industry, including as contractors, and many are nationally recognized for their industry leadership.

 **75 RISK ENGINEERS**
DEDICATED TO CONSTRUCTION

 **PRESIDENT**
OF AMERICAN SOCIETY
OF CIVIL ENGINEERS:
ROBIN KEMPER

 **25+**
YEARS OF EXPERIENCE
ON AVERAGE

 **298 PRESENTATIONS**
DELIVERED TO APPROXIMATELY
17,300 CONTRACTORS AND
DEVELOPERS AT CONFERENCES, ETC.

 **16 YEARS**
OF CONSTRUCTION EXPERIENCE
(AS CONTRACTORS, ETC.) ON AVERAGE

A leader in construction lifecycle solutions

Zurich is a recognized leader in providing solutions to address various phases of a project, from financing to design, build, operation and maintenance. We offer sophisticated risk management solutions such as:

- **Integrated project delivery (IPD):** For this coordinated multi-line insurance and risk management program, we can augment traditional liability coverages, such as Professional Liability, with additional protection for the project team.
- **Public-private partnerships (P3):** Zurich provides an array of products and services to help manage the risks associated with various stages and activities in the P3 lifecycle.

Risk Engineering: Life-saving insight

During a visit to a customer's worksite, Zurich Senior Construction Property Risk Engineer Bruce Wiesner asked a steel trade worker, tied off to a horizontal lifeline, to come down. Bruce then asked the worker how far he thought he would drop if he were to fall. The worker estimated six feet. Bruce explained that, based on the equipment he was wearing, the worker would likely fall at least 19 feet — which could have been fatal.

Based on Bruce's recommendation, the Zurich customer decided to conduct fall protection training for the trade contractors, who were also outfitted with the proper fall protection gear.

Two weeks later, Bruce received a call. The same worker had fallen. But because he had proper equipment, he was unharmed. He wanted to thank Bruce for saving his life.

REPUTATION



While Zurich's reputation in the construction space is second to none, we haven't grown complacent. One of our core values has always been to challenge the way things are traditionally done.



— Kelly J. Kinzer
Head of Construction Property
Zurich North America



CREATIVITY



Zurich's broad appetite gives me the ability to look at a more complicated opportunity and consider whether we can address the underlying risk factors creatively, rather than rule it out reflexively.



— Sean Pernermon
Assistant Vice President
Senior Construction Underwriter
Zurich North America



Leading-edge tools to help you

At Zurich, we strive for continuous improvement in both what and how we deliver for customers. We continuously refine our tools and services to help our customers reach their full potential.

RECAT tool (Risk Engineering Claim Analysis Template) delivers analysis of a customer's claim frequency and severity in one report. Easy-to-navigate dashboard summarizes loss trends to identify opportunities to address them.

Toolkits on General Liability, Fleet Management, Subguard® claims and more help you understand and avoid loss drivers so you can take steps to protect your workforce, improve your bottom line and reach your business goals.

Work-based training programs help you address the shortage of skilled labor by providing continuous learning and enhancing workforce development.

Worker health and safety guidance on slip, trip and fall safety; highway worker safety; employee selection and orientation; accident/incident investigation; soft tissue injury prevention; substance abuse programs and more.

Claims service you can count on

Zurich Claims specialists are committed to working with you. Our Construction Defect and Professional Liability Claims Specialists, for example, have on average over 25 years of experience, and many hold advanced claims certifications, such as CPCU (Chartered Property Casualty Underwriter®), SCLA (Society of Claim Law Associates) and CRIS (Construction Risk and Insurance Specialist®). Others hold law degrees. Together, our talented team puts our specialized knowledge and experience to work for you.

- Single point of contact: Zurich's Construction Defect/Professional Liability Claims unit will provide you with a single contact to streamline communication on claim developments as well as trends and changing case law.
- Preferred legal network: Zurich has an established nationwide network of law firms that specialize in construction litigation and work toward the best possible resolution for our customers
- Legal bill review: Zurich audits legal invoices to help ensure adherence to Zurich's billing guidelines and manage costs for our customers.

Your Zurich Claims Specialist can offer real-world advice on how to avoid, reduce or eliminate current and future exposures. Their focus: Prompt and appropriate resolution of the claim, as well as reduction of future claims to help you reach your goals.



More about Zurich

Zurich Insurance Group (Zurich) is a leading global insurance provider that delivers a wide range of property, casualty, specialty and life insurance solutions. Founded in Switzerland in 1872, Zurich expanded to North America in 1912. Zurich North America is based outside Chicago, with offices across the U.S. and Canada.

Our teams are united in one purpose: to protect, inspire confidence and help you reach your full potential. We also share a passion for the communities in which we live and work. From 2012 to 2018, our employees have volunteered 195,833 hours to nonprofits and have given \$2.4 million during workplace fundraisers.⁷ Our matching gift program doubled that sum.

Values in action

- Created Zurich Apprenticeship Program to open new career paths.⁸
- Launched Zurich Innovation World Championship for insurtech startups.⁹
- Supporting Veteran Jobs Mission.¹⁰

Awards and recognitions¹¹

- Innovation Award (Business Insurance, September 2019)
- Outstanding Achievement Award (National Hurricane Conference, April 2019)
- Forbes' Best Employers for Diversity list (Forbes, January 2019)
- Employer of Choice for veterans (Military Times, May 2019)

Coming soon: My Zurich North America is a new personalized online platform that's being tested among Zurich construction customers with U.S. domestic exposures. It's designed as a one-stop repository of your account contacts, policy information and risk improvement action items based on any assessments.

COMMITMENT

The knowledge, experience and service delivery of our Claims staff differentiates Zurich from the competition. Our team members take pride in obtaining the best possible outcomes for our customers.

— Bob Koscielniak
Technical Claims Director
Zurich North America



SELECTION

Zurich's full range of products allows me to be a one-stop shop for contractors. From our coverages to Risk Engineering resources and Claims service, Zurich has everything contractors need to compete and feel confident that they're covered.

— John Vang
Regional Vice President for
Construction, West Region
Zurich North America



To learn more about Zurich Construction solutions:
Contact your broker or Zurich representative or visit
www.zurichna.com/construction

1. Based on ENR 2018 Top 400 Contractors list cross-referenced with Zurich customers with a policy in force during the report year. ENR 400 (Engineering News-Record) rankings are based on construction revenue.
2. 91% of Zurich Construction Risk Engineering customers would recommend Zurich based on Transactional Net Promoter Score surveys run between January and September 2019.
3. Based on Zurich Closed Claims Net Promoter Score of 83 (January 2017-June 2019). "Best in Class" NPS threshold for insurance industry: 51 (2019). Source: Medallia.
4. A+ rating from A.M. Best and AA- from Standard & Poor's as of December 31, 2018. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings, visit www.zurichna.com. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
5. Based on Fortune 500 list cross-referenced with Zurich customers with a policy in force during 2019. Fortune 500 rankings are based on total company revenue.
6. Zurich Transactional Net Promoter Score: 75, January 2017-June 2019. Insurance industry NPS average: 35 in 2019. Source: Medallia.
7. "Community impact." Zurich North America. <https://www.zurichna.com/en/about/community>
8. "Apprenticeships." Zurich North America. <https://www.zurichna.com/en/careers/apprenticeships>
9. "Zurich launches Innovation Championship 2020." Zurich North America. 24 September 2019. <https://www.zurichna.com/en/about/news/news-releases/2019/zurich-launches-innovation-championship-2020>
10. "Veterans." Zurich North America. <https://www.zurichna.com/en/careers/veterans>
11. "Awards and recognitions." Zurich North America. <https://www.zurichna.com/en/about/awards-and-recognitions>

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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, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a non-admitted basis through licensed surplus lines brokers. In the United States, risk engineering services are provided by The Zurich Services Corporation.

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