

Wrap-Up Insurance

Consolidated Insurance Programs for complex construction projects



Who we serve

Built for complex construction environments, including:

- Owners & general contractors
- Public, private & P3 projects
- Joint ventures & multi-site programs
- Large, multi-year construction portfolios

Wrap-Up structures available

- OCIP / ROCIP – Owner-Controlled Wrap-Ups
- CCIP / RCCIP – Contractor-Controlled Wrap-Ups
- Single Site or Rolling Programs
- Maintenance Wrap-Ups
- Flexible monoline CIP solutions – General Liability only and Worker's Compensation only

Integrated coverage capabilities

- Workers' Compensation & Employers' Liability
- Commercial General Liability
- Excess / Umbrella Liability (Lead or Ventilated)
- Builders Risk
- Professional Liability (CPPI / OPPI)
- Contractors' Pollution Liability

Why choose Zurich

- **Consistent coverage** – Uniform terms for enrolled contractors and subcontractors minimize gaps and disputes
- **Cost control & rate stability** – Bulk purchasing power helps manage total cost of risk over the project lifecycle
- **Coverage beyond completion** – Coverage extends through construction and post-completion liability periods
- **Centralized risk & safety oversight** – Coordinated safety, claims, and risk management across participants
- **Potential reduced litigation exposure** – Clear program structure helps lower coverage conflicts and legal risk

Enhanced General Liability CIP Endorsements

- Clarified modifications to Exclusions J, K and L to address real world construction scenarios
- Customizable project limits aligned to project risk profile
- Optional extended completed operations periods for long term protection

Value-added services

- Claims management
- Risk engineering
- Internet of Things (IoT) solutions
- Administrative & program support services

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056
800 982 5964 www.zurichna.com

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