

Casualty solutions for the construction industry



Helping you protect your workforce from today's risks and tomorrow's challenges

Zurich understands the challenges contractors and developers face in today's evolving construction industry. Regardless of the size of the construction project, the potential for an accident-related loss is a constant on any job site. Moving equipment, hazardous materials, inexperienced workers and new job site technology may increase risk exposures for your workforce.

Our team of experienced Construction Casualty specialists can help protect your workers – and your business. Whether you are dealing with standard job site risks or emerging hazards, we will work with you to assess your risk exposures and recommend Casualty coverages to help meet your organization's specific needs.

Casualty coverages

Our broad suite of Casualty insurance solutions are customized for the construction industry. These traditional coverages include:

- Auto Liability provides indemnity and/or compensation for injury or physical damage that ensues from the ownership, use or operation of an automobile.
- Commercial General Liability provides coverage for negligent acts or omissions that result in bodily injury or property damage on your premises or completed construction projects. We offer specialized terms and conditions tailored to help meet the construction industry's needs.
- Workers' Compensation generally responds following an injury. Zurich can help create an integrated Workers' Compensation solution featuring industry-leading services and tools that aim to provide your employees with preventive and responsive care.

Additional Liability Coverages Include:

- Contractor's or Owner's Protective Professional Indemnity (CPPI/OPPI) offers protection to contractors and developers for construction errors incurred during the course of construction, including the design and engineering phases.

- Pollution Liability coverage is a robust offering that includes CPL, Environmental Services Package (ESP) and Professional and Environmental Coverage (PEC).

In addition, Zurich takes a holistic approach to help manage and mitigate risk beyond traditional Casualty exposures, including:

- Lead Umbrella/Excess Casualty coverage has limits up to \$25 million on an A/B form to help align policies and reduce coverage gaps.
- Contract Surety provides a wide variety of bonds for public and private construction projects with up to \$2 billion in capacity.
- The Zurich Cyber Insurance Policy delivers a unified solution with coverages and features that can be customized to meet specialized construction needs, including a construction-specific endorsement; coverage limits are up to \$25 million.

Zurich supports construction

Through our suite of Casualty products, Zurich meets the needs of construction professionals, including:

- General contractors
- Trade contractors
- Design professionals
- Environmental contractors and consultants
- Owner sponsors

We can provide coverage solutions for a broad range of construction projects. Our experienced Casualty underwriters can help you identify risks and provide access to risk management tools that can help meet your needs.

Solutions to help your project from start to finish

On large construction projects, the owner, construction manager or general contractor may decide to provide a single, comprehensive program. As a leading provider of wrap-up insurance for the construction industry, Zurich provides Consolidated Insurance Programs (CIP), or “wrap-up” coverage that combines Workers’ Compensation and General Liability insurance for owners and contractors who sponsor programs for their enrolled contractors and subcontractors.

The benefits of a wrap-up policy include:

- Lower cost
- Comprehensive coverage that helps avoid coverage gaps
- All contractors and subcontractors have the same coverage and limits
- Coverage for the project’s duration
- Consistent project safety and loss control

Zurich offers wrap-ups for:

- Contractor-Controlled Insurance Program (CCIP) for general contractors
- Owner-Controlled Insurance Program (OCIP) for project owners
- Single- or multi-site programs
- Programs for both public and private projects

Zurich Construction has the capability to expand project-specific coverages to complement OCIPs and CCIPs. Excess Umbrella, Owner’s Protective Professional Indemnity (OPPI), Contractor’s Protective Professional Indemnity (CPPI), and Environmental can be considered for each project. Zurich can evaluate, design and price a wrap-up solution appropriate for your company’s needs.

Customized solutions

Zurich also has proven experience designing insurance programs for businesses with unique needs. Customized solutions include:

- Program structures that include guaranteed cost, large deductibles, self-insured retentions, clash/corridor deductibles and Captive programs.
- Collateral, including transitional programs, EZ Trust® and Surety bonds.

Construction is a hands-on business. Let Zurich’s experienced Construction team work with you to help ensure your workforce – and your business – are protected, now and in the future.

Experienced construction Risk Engineering

Zurich’s network of Construction Risk Engineers can work with you to help identify risk, grade exposures and then create a strategic risk management plan. Recommendations are based on in-depth industry knowledge and risk insights that can help create an effective loss-prevention strategy.

Some of Zurich’s risk mitigation services include an assessment of worker health and safety, quality management programs, subcontractor prequalification, and management and enterprise risk management. Zurich’s Risk Engineers go beyond traditional insurance offerings to help minimize your risk exposures.

Dedicated Claims specialists

Our network of Claims specialists offers risk management and mitigation strategies, cost reviews and claim investigation, as well as claim case studies, to help you identify current and future risk exposures. Our team of dedicated Customer Service Executives works collaboratively to create customized claim-handling procedures, conducts quarterly claim reviews and acts as an escalation point for service needs, as required. In addition, our broad network of service professionals can help a business recover quickly and cost-effectively, should a loss occur.

For more information on Zurich’s Construction Casualty coverages, please contact your broker or a Zurich regional executive. To see a complete listing of our products and services for the construction industry, visit <https://www.zurichna.com/industries/construction>.

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