

# Zurich Mass Timber Completed Value Builders Risk

## Project Questionnaire



This questionnaire is required for any project using Mass Timber products or components for all or part of the building's structural framing systems or for significant portions of non-structural building elements as architectural features. The questionnaire should be submitted by the Named Insured, but may require input from other project participants, including the contractor, architect, engineer, and mass timber suppliers and/or installers.

This questionnaire is also applicable to Hybrid Mass Timber projects that use mass timber products or components in conjunction with conventional steel and concrete building systems, such as concrete service cores, concrete shear walls, podiums, structural steel framing, and/or structural steel bracing.

### Instructions

1. All questions must be answered.
2. The following documents must be included for a complete submission:
  - ✓ **Drawings, to include:**  
Site plan, architectural code data sheet, floor plans, building elevations, structural framing plans
  - ✓ **Architectural renderings** (if available)
  - ✓ **Geotechnical report**
  - ✓ **Project schedule** (Level 1 or 2 preferred; milestone schedule as a minimum)
  - ✓ **Detailed breakdown of project values** (include owner-furnished items)
  - ✓ **Insurance specifications** (with requested coverages, limits, sublimits and deductibles)
  - ✓ **Copy of contractor's Water Damage Prevention plan**
  - ✓ **Copy of contractor's Quality Management plan**
  - ✓ **Other items**, as listed below:
    - ✓
    - ✓
    - ✓

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3. In some cases, Zurich may ask to discuss project details with a project representative. Please provide:

**Project contact:**

(Name, Title, Company)

**Phone:**

**Email:**

**Date completed (mm/dd/yyyy):**

**NOTICE OF DISCLOSURE FOR AGENT AND BROKER COMPENSATION**

If you want to learn more about the compensation Zurich pays agents and brokers, visit

<http://www.zurichproducercompensation.com>, or call the following toll-free number: (866) 903-1192.

This notice is provided on behalf of Zurich American Insurance Company and its underwriting subsidiaries.

## Section 1 – General Project Information

**Named Insured:**

**Project name:**

**Project location and address:**

**Project owner:**

**General Contractor/Construction Manager:**

- If Joint Venture, list all parties to JV:

**Project description:**(include number of buildings/structures, proposed use/occupancy, foundation systems, building materials, framing systems, building enclosure, roofing systems, HVAC systems, other work included in project such as demolition, work on existing buildings, unique site features, etc.)

### Building details:

- Total area (gross square footage):  
Percentage of total area where Mass Timber construction is used:
- Number of levels above grade:  
Number of levels with any Mass Timber construction:  
Finished floor elevation of Level 1 (feet above MSL):
- Number of levels below grade:
- Intended occupancies/use for below-grade spaces:
- Project involves non-structural renovations: Yes  No  If "Yes," please describe:
  
- Project involves structural renovations or modifications: Yes  No  If "Yes," please describe:

### Schedule details:

- Anticipated start of construction:
- Anticipated date of completion:
- Project involves Phased Turnover or Phased Occupancy: Yes  No   
If "Yes," provide a separate Phased Turnover schedule with values for each phase: Provided? Yes  No
- Anticipated date for start of Mass Timber erection:
- Anticipated date for completion of Mass Timber erection:
- Anticipated date for completion of permanent building enclosure (dried-in):

## Section 2 – Project Values

**Project values:** (Provide a detailed breakdown of Hard Costs and Delay in Startup/Soft Costs with submission)

- Construction Hard Costs: \$
- Owner Furnished Equipment or FFE: \$
- Delay in Startup/Softs Costs: \$
- Anticipated value of Mass Timber package
  - Materials: \$
  - Installation: \$
- If Damage to Existing Property coverage is requested, provide desired limits: \$

## Section 3 – Project Participants and Experience

Describe **Owner/Developer's** experience with Mass Timber projects (include project list):

Describe **General Contractor's** experience with Mass Timber projects (include project list):

Provide **Lead Architect** and describe experience with Mass Timber projects (include project list):

Provide **Structural Engineer** and describe experience with Mass Timber projects (include project list):

Provide **Mass Timber manufacturer(s)** and manufacturer's experience:

Provide **Mass Timber installer** and installer's experience:

## Section 4 – Building Code and Design Parameters

Provide governing Building Code **and** edition (e.g., IBC 2021): [Click or tap here to enter text.](#)

Provide IBC Building Classification(s) for each structure (e.g., IBC Type IV-B): [Click or tap here to enter text](#)

Is the project seeking Authority Having Jurisdiction (AHJ) approval or code variances under Alternative Engineering Methods related to the use of Mass Timber? If so, please describe variances to Code:

- Has the project team engaged the local building officials and AHJ? [Click or tap here to enter text.](#)
- Has the AHJ approved the use and proposed application of Mass Timber? [Click or tap here to enter text.](#)
- Describe current status of design and construction documents (e.g., 100% DD, 100% CD, etc.):

## Section 5 – Mass Timber Product Details

List all Mass Timber products and how they are used (e.g., floor/roof panels, shaft walls, shear walls, columns, beams, purlins.) For CLT (cross-laminated timber), indicate proposed layups if known (# of plies):

List any other Mass Timber applications (pedestrian bridges, building connectors, canopies, etc.)

Describe acoustic and floor topping materials/thickness (e.g., concrete, acoustic mats, vapor barriers):

For hybrid projects, describe applications for conventional concrete or steel materials (e.g., concrete shear walls, concrete service cores, steel framing, steel bracing, seismic bracing):

Will conventional wood framing or sheathing be used in partition walls, exterior walls, roof framing or trusses, etc.?

Yes  No  If "Yes," please describe:

Provide selected manufacturers for all Mass Timber elements, if known (or list of shortlisted bidders):

- Glulam manufacturer and plant location:
- CLT/DLT manufacturer and plant location:  
Will domestically sourced CLT have APA PRG 320 certification? Yes  No
- Other manufacturers and plant locations:
- Who is responsible for overland shipments to project site?

Are any Mass Timber materials sourced internationally? Yes  No

- If "Yes," provide manufacturers and locations:
- Who is responsible for overseas/marine shipments?  
Will internationally sourced CLT have APA PRG 320 certification? Yes  No
- If "No," describe process to ensure international certifications meet or exceed ANSI/APA PRG 320 and will be accepted by the AHJ under IBC requirements for CLT certification.

## Section 6 – Fire Protection and Prevention

Responding fire department and distance to nearest fire station:

Has fire department been consulted about the use of Mass Timber and provided response plans? Yes  No

Will an adequate, permanent fire water supply (including fire hydrants) be available prior to delivery of any combustible materials, including Mass Timber? Yes  No  Comments:

Will temporary standpipes be installed and operational during and after building erection? Yes  No

Will project implement a formal Hot Works permit program (with fire watch)? Yes  No

Plans for debris removal to eliminate unnecessary flammables and combustibles from the building:

Will project require the use of temporary heating measures? Yes  No

- If “Yes,” describe anticipated systems and fuel sources:

Describe any other enhanced fire prevention measures planned for the project:

## Section 7 – Water Damage Prevention and Moisture Control

Does the project have a formal Water Damage Prevention Plan? Yes  No

If “Yes,” please provide a sample plan with submission documents.

Describe measures to prevent water damage and water infiltration prior to 100% building enclosure, including:

- Use of temporary enclosures, windows, or roofs prior to permanent dry-in
- Taping/sealing of floor and roof panel joints and column bases to prevent water seepage
- Use of factory-applied water sealants/coatings for Mass Timber elements
- Describe any other measures to keep the Mass Timber dry during erection

Describe use of remotely monitored water flow/leak detection systems, if any:

Describe methods to control climatization and prevent extreme temperature or humidity swings in building:

## Section 8 – Quality Management

Will the project team employ the use of 3-D or BIM (building information modeling) software?

Yes  No  Comments:

Are plant visits and/or Quality Control inspections/tests planned for the Mass Timber manufacturers?

Yes  No  Comments:

Will any Mass Timber manufacturers provide onsite technical support or assistance?

Yes  No  Comments:

Will project use a third-party consultant for building envelope review? Yes  No

Comments:

Describe plans for building envelope or Mass Timber framing mock-ups, if any:

Will mock-up be leak tested? Yes  No  Comments:

Will building envelope systems be leak-tested? Yes  No  Comments:

Describe measures to prevent aesthetic damages, such as discoloration, marring, staining, UV exposure or other superficial damages that might alter the appearance of mass timber elements:

## Section 9 – Storage, Laydown and Material Protection

Will the project require offsite storage for the Mass Timber elements? If so, describe offsite storage locations:

Provide address and estimated values of Mass Timber products in offsite storage. Provide for each location:

Location 1

- Address:
- Values: \$ \_\_\_\_\_

Location 2

- Address:
- Values: \$ \_\_\_\_\_

Will pre-assembly or additional fabrication take place at the site or offsite locations? If so, describe:

How are Mass Timber elements protected during transport and in storage (wrapped, containers, dunnage, etc.)? Are inspection procedures planned for receiving and storing of materials?



## Section 10 – Erection Methods

Describe Mass Timber erection methods (tower cranes, mobile cranes, fork trucks, etc.). Will the project develop an engineered erection and bracing plan for the Mass Timber framing system?

Describe general sequence of structural frame erection:

## Section 11 – Site Security and Monitoring

Will site be fully fenced/gated? Yes  No

Will site be illuminated during non-working hours? Yes  No

Are there plans to use professional guard services? Yes  No

If “Yes,” please describe the services and what times they will be used:

Are there plans to use advanced security (surveillance cameras, remotely monitored alarms, etc.)? Yes  No

If “Yes,” please detail the types of advanced security to be used:

When will security measures start and terminate?

Describe any other plans for enhanced site security, including material storage yards (if any):

# Fraud Warnings Disclosure

## Property and Casualty Application Addendum

TO BE ATTACHED TO AND FORM PART OF THE APPLICATION. IF FRAUD WARNINGS ARE INCLUDED IN THE APPLICATION TO WHICH THIS IS ATTACHED, THIS DISCLOSURE REPLACES THOSE WARNINGS.

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which may subject the person to criminal and civil penalties. (Not applicable in AL, AR, CO, DC, FL, KS, KY, LA, MD, ME, MN, NJ, NM, NY, OH, OK, OR, PA, PR, RI, TN, TX, VA, VT, WA and WV.)

In **Arkansas, Louisiana, Rhode Island, or West Virginia**: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In **Alabama**: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

In **Colorado**: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

In **District of Columbia**: Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

In **Kansas**: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

In **Kentucky**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

In **Tennessee or Washington**: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

In **Maryland**: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In **Minnesota**: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

In **New Jersey**: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

In **New Mexico**: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

In **New York**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

In **Ohio**: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

In **Oklahoma**: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

In **Oregon**: Any person who knowingly and with intent to defraud any insurer or other person files an application for insurance or statement of claim containing any materially false information upon which an insurer relies, if such information was either material to the risk assumed by the insurer or the misinformation was provided fraudulently, may commit a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

In **Pennsylvania**: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

In **Puerto Rico**: Any person who has committed fraud, as defined in the law, shall incur a felony, and if convicted, shall be sanctioned for each violation by a penalty of a fine of not less than five thousand dollars (\$5,000), nor more than ten thousand dollars (\$10,000), or a penalty of imprisonment for a fixed term of three (3) years, or both penalties. If there were aggravating circumstances, the fixed penalty thus established may be increased up to a maximum of five (5) years; if extenuating circumstances are present, it may be reduced to a minimum of two (2) years. In addition to the penalties provided in this chapter, any person who, as a result of the fraud thus committed is benefited in any way to obtain insurance, or in the payment of a loss pursuant to an insurance contract, shall be imposed the payment of restitution of the amount of money resulting from the fraud. Every violation shall have a prescription term of (5) five years.

In **Texas**: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

In **Vermont**: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

In **Virginia**: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company.