



Zurich Property and Inland Marine Coverages

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.

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 Claims account teams
- Industry financial strength ratings: A/excellent A.M. Best, AA/stable Standard & Poor's



Why Zurich for property insurance?

Zurich's suite of available Property and Inland Marine coverages provide 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 Contractor's Inland Marine Package, Inland Marine Monoline, or Z-PRIME Package each offer:

- A modular policy, allowing you to customize coverage
- Innovative coverage extensions that address industry 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

- Continuing Lease Or Rental Payments
- Contractor's Employees' Property
- Expediting Expense
- Extended Warranties
- Hauling Equipment of Others
- Newly Acquired Contractor's Equipment
- Rental Reimbursement and Continuing Expenses
- Spare Parts and Fuel
- Unintentional Errors or Omissions
- Unmanned Aircraft (unscheduled)
- Contractor's Equipment Business Income and Extra Expense Coverage
- Contractor's Equipment Rental Income Coverage
- Contingent Contractor's Equipment Coverage
- Mechanical/Electrical Breakdown Coverage
- Moving Property Of Others (e.g.; Goodwill Coverage under Riggers Liability)



Installation Property coverage features

- At an installation or service premises
- At a temporary storage location
- In transit
- Installation Additional Expense
- Landscaping materials
- Damage to existing real property due to construction activities
- Owner's extra expense
- Hot testing coverage



Motor Truck Cargo coverage features

- AAIS form availability
- Debris removal
- Defense costs
- Freight charges
- Pollutant cleanup



Rigger's Liability coverage features

- Flexible project-specific limit structures
- Goodwill coverage
- Millwright Additional Coverage



Additional coverages include:

- Business interruption & extra expense
- 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

Learn more

For more information on property and inland marine coverages 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 <https://www.zurichna.com/industries/construction>

Zurich

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

Rating as of March 31, 2021. 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.

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 nonadmitted basis through licensed surplus lines brokers.

