

Risk Engineering services for Builders Risk customers



Help reduce your exposure to potential losses and associated project delays with an onsite risk assessment.

Zurich's Construction Property Risk Engineering consultants offer a variety of services to assist the contractor, construction manager or property owner in achieving an incident-free project. These services include identification and mitigation of hazards and exposures such as fire, windstorm, flood and water damage; as well as improving construction methods and risk management programs.

Overview

The construction phase of a project offers a delicate balance between risk and reward. Many contractors operate on challenging budgets and critical scheduling demands while working in environments that are not always accommodating. Construction property losses tend to be infrequent; however, they are often severe in nature, with overwhelming financial and reputational consequences.

Zurich Risk Engineering consultants are highly experienced professionals with a deep understanding of construction risks. Whether it is building in the middle of major metropolitan areas or in the tropics during hurricane season, our consultants know the challenges of constructing arenas, convention centers, tunnels, airports, hospitals, hotels, resorts, power plants, industrial parks, commercial buildings, shopping centers, high-rise structures and more.

Knowledge and Experience

Zurich's Risk Engineers make it their goal to focus on results. Many of our construction Risk Engineering consultants are degreed, licensed and/or certified professionals who average over 25 years of industry experience and have previously worked as engineering managers, project managers, superintendents, risk managers, insurance professionals and corporate managers.

Our Risk Engineers specialize in a wide range of services. Our four key blocks of service include:

- **Approach:** We act as both student and teacher, learning about our customer's organization in order to choose the right solutions and then sharing our risk management knowledge to help you become more self-sufficient in controlling your risks.
- **Consultation:** Our Risk Engineering consultants are highly experienced and trained technical professionals within the industries they serve and, in many cases, are hired from within your industry.
- **Information:** We strive to constantly find ways to help simplify and reduce the cost of managing risk for our customers through automation.
- **Network:** We span 40 countries and have over 850 risk professionals, giving you access to one of the largest networks of technical risk specialists.

Project Evaluation

Construction projects are evaluated with risk mitigation and risk avoidance in mind. The assessment process includes but is not limited to:

- Project management practices
- Project schedules
- Subcontractor evaluation
- Construction equipment (maintenance, operation and protection)
- Project equipment and material storage
- Crane, hoisting and material handling
- Structural collapse
- Natural hazard exposures
- Water intrusion and water damage exposures
- Geological issues
- Fire and explosion
- Job site security
- Commissioning
- Geographic considerations

At the conclusion of the evaluation process, our valued customer is informed of the results and is provided with risk improvement actions that might further assist in the mitigation or avoidance of property losses, helping preserve the customer's financial resources and reputation.

Customized Service Plans

Detailed Service Plans can be developed to respond to a customer's risk engineering needs and requirements, and assist with specific loss reduction goals.

Actions taken to help customers reduce Builders Risk losses have included assistance in program development and training related to:

- Crane management/rigging
- Prevention of water infiltration
- Dust control and air quality
- Site management
- Quality assurance
- Natural catastrophe and emergency preparedness
- Hot work activity management
- Fire protection and prevention
- Site security and theft prevention
- Testing and commissioning activities

Virtual Service

Zurich's virtual service strategy is designed to bring our customers additional services and resources in virtual formats. It includes publications such as RiskTopics, White Papers and Toolkits. Our Construction Risk Engineers regularly provide trending

and emerging risk webinars to the construction industry, often free to our customers. Our goal is to provide timely and relevant information to help further enhance risk management programs and reduce project risk. The topics are intended to help prevent losses or reduce and/or eliminate the frequency and severity of construction property losses.

Additional Fee Services

Zurich Risk Engineering offers a wide range of services that covers most risk disciplines (property, business interruption, machinery breakdown, public and products liability, employee health and safety, motor fleet, marine and strategic risk).

Risk Engineering services on specific projects are performed in conjunction with the Zurich Builders Risk policy. These services can be specific to the customer's need and the projects Zurich insures. In depth analysis, implementation and follow-up verification beyond what is covered in a typical site visit can be provided by Risk Engineering on any of our consulting services for an additional fee*.

The list below highlights some of the Risk Engineering services that may be provided for an additional fee. Customer specific services may be tailored to address individual needs.

- Trusted Estimated Maximum Loss (EML Analysis)
- Water infiltration and mold prevention
- On-site water damage and prevention assessments
- Evaluation of Natural Hazard exposures and preparedness plans
- Customized Builders Risk site assessments
- Quality Management Program
- Crane safety and management
- Hot work and Wet work safety
- Hazard risk registers
- Site security
- Subcontractor prequalification
- Fire protection plan reviews
- Zurich Hazard Analysis
- Zurich X-ray
- Supply chain risk assessments

More Information

For more information about Risk Engineering services for the construction industry, contact your Zurich representative, visit www.zurichna.com/en/risk, or send an email to: risk.engineering@zurichna.com

* Fees will vary based on specific customer requests and needs.

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