

# Zurich E&S Primary Casualty Construction Risks



Are you looking for a strong general liability solution from a leading insurance provider? Zurich E&S is your casualty solution! Zurich E&S brings a dependable team of experienced underwriters who understand complex coverage needs and have the skills to quickly design effective solutions for your customers. The Zurich E&S Primary Casualty product suite offers a wholesale-only solution, from an A.M. Best rated A+ XV<sup>1</sup> nonadmitted carrier, with award winning claims services and access to a team of global risk engineers.

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## Key Product Capabilities

- ISO-based coverage forms
- Limits up to 2/4/4 with Extended Completed Operations – not to exceed state statutes
- Deductibles up to \$100K
- Defense within or outside the policy limits
- Minimum policy premiums starting at \$10,000

Zurich E&S offers solutions across a broad class appetite, including, but not limited to, the following:



## Policy Types

- Annual Practice & Project-Specific
- Owners Interest & OCP
- GL only Wrap-Ups



## General Contractors

- Bridge/Highway/Culvert Construction – not over navigable waters
- Construction/Project Managers
- General Contractors – Commercial, Industrial, and Residential
- Home Builders – 35 starts or less
- Street & Road and Infrastructure Construction



## Artisan Contractors

- Contractors Equipment Rental
- Demolition Contractors – 4 stories or less
- Electricians
- HVAC & Boiler Contractors
- Installation, Service & Repair Contractors
- Plumbers
- Roofers
- Structural Steel Erection



## Appetite Restrictions

- NY Construction
- West Coast or other state residential restrictions may apply
- Hazardous Material Contractors
- Oil & Gas and Energy Contractors



## Coverage Enhancements

- Per Project Aggregates
- Blanket Additional Insured
- Primary/Non-Contributory
- Time-Element Pollution Coverage available

Please send all Primary Casualty submissions to the following mailbox for clearance:

ZurichEnS.PrimaryCas.Subs@zurichna.com

<sup>1</sup> Zurich's financial strength rating as of November 2, 2023. A.M. Best's and Standard & Poor's financial strength ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at [www.ambest.com](http://www.ambest.com). For the latest Standard & Poor's ratings, visit the S&P Global Ratings website at [www.spglobal.com](http://www.spglobal.com). The ratings represent the overall financial strength of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

## Zurich

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