



Zurich Construction

For over 25 years, Zurich Construction has built a reputation for excellence

When you choose Zurich, you're working with a dedicated team of specialists who truly understand construction risks. Drawing from extensive experience and robust resources, they tailor coverages and services to your business goals.

How we deliver for construction customers

Customer-led. Data-driven. Zurich designs solutions to meet the challenges of your unique business. Our comprehensive coverage forms, underwriting acumen and range of products and services are unmatched. Our customers include:

- General contractors
- Trade contractors
- Developers/owners
- Design professionals
- Environmental contractors and consultants

85 of the top 100 contractors choose Zurich for insurance protection.¹ Why? We listen to their needs and deliver customized solutions.

Zurich: Building blocks of Construction leadership

AA/stable
rating for financial strength²

40
points higher than industry average for customer advocacy scores³

9,600
Claims professionals in 32 countries

95%
of the Fortune 500 are customers⁴

215,000+
customers

200
countries and territories in Zurich's global network — one of the largest in the insurance industry

Construction coverages at a glance

Property

Master Builders Risk
Project Builders Risk
Mass Timber Builders Risk

Zurich Property & Inland Marine Essentials (Z-PRIME)

- Real and Personal Property
- Riggers Liability
- Installation Floater
- Motor Truck Cargo

Civil Works – Civil Engineering Completed Risks (Operational)

Casualty

Commercial General Liability
Workers' Compensation
Auto Liability
Owner-Controlled Insurance Program (OCIP)
Contractor-Controlled Insurance Program (CCIP)

Environmental Professional and Pollution Liability

Contractor's Pollution Liability (CPL)
Environmental Services Package (ESP)
Professional and Environmental Coverage (PEC)

Professional Liability

Contractor's Protective Professional Indemnity (CPPI)
Owner's Protective Professional Indemnity (OPPI)

Railroad Protective (RRP) Owner's and Contractor's Protective Liability Insurance (OCP)

Project-Specific Joint Venture

Additional coverages

Lead Umbrella/Excess Casualty International
Surety
Cyber Insurance
Employment Practices Liability (EPL)
Directors and Officers (D&O)

Our package solutions simplify your protection

Bundling coverages can help prevent coverage gaps, provide better premiums and streamline the customer experience from underwriting to claims.

Wrap-Up/Consolidated Insurance Program (CIP)

Combines Workers' Compensation and General Liability Insurance for owners and contractors who sponsor programs for their enrolled contractors and subcontractors.

- Owner-Controlled Insurance Program (OCIP)
- Contractor-Controlled Insurance Program (CCIP)

Master Builders Risk

Offers broad coverage for damage to or theft of property during construction, including delay in completion. Insured may be a contractor, developer or owner.

Zurich Property & Inland Marine Essentials (Z-PRIME)

Affords coverage for real and personal property and contractor's equipment. The policy can also be extended to cover installation works, as well as motor truck cargo and rigger's liability.

Contractor's Professional Indemnity (CPPI)

Protects contractors against losses that stem from performance of professional services the contractor is liable for, whether self-performed or subcontracted.

Owner's Protective Professional Indemnity (OPPI)

Protects the project owner from losses due to the architect's or engineer's negligence.

Construction Weather Parametric insurance

Fills gaps left by traditional insurance. This coverage helps provide financial protection when work days are lost due to extreme weather events such as severe heat, cold, hurricanes, rainstorms and blizzards. While traditional insurance products such as Builders Risk offer coverage for physical property damage due to weather, our Construction Weather Parametric insurance doesn't require physical damage before paying a claim. This customizable parametric solution complements Zurich Builders Risk coverage.



A leader in construction lifecycle solutions

Zurich is a recognized leader in providing solutions to address various phases of a project, from financing to design, build, operation and maintenance. We offer sophisticated risk management solutions such as:

- **Integrated Project Delivery (IPD):** For this coordinated multi-line insurance and risk management program, we can augment traditional liability coverages, such as Professional Liability, with additional protection for the project team.
- **Public-Private Partnerships (P3):** Zurich provides an array of products and services to help manage the risks associated with various stages and activities in the P3 lifecycle.

Risk Engineering: Life-saving insight

During a visit to a customer's worksite, Zurich Senior Construction Property Risk Engineer Bruce Wiesner asked a steel trade worker, tied off to a horizontal lifeline, to come down.

Bruce then asked the worker how far he thought he would drop if he were to fall. The worker estimated six feet. Bruce explained that, based on the equipment he was wearing, the worker would likely fall at least 19 feet — which could have been fatal.

Based on Bruce's recommendation, the Zurich customer decided to conduct fall protection training for the trade contractors, who were also outfitted with the proper fall protection gear.

Two weeks later, Bruce received a call. The same worker had fallen. But because he had proper equipment, he was unharmed. He wanted to thank Bruce for saving his life.

Best-in-class Claims service⁵

Zurich is known for exceptional construction claims service. One reason is our highly qualified Claims specialists. Our Construction Defect and Professional Liability Claims Specialists, for example, have on average over 25 years of experience, and many hold advanced claims certifications, such as CPCU (Chartered Property Casualty Underwriter®), SCLA (Society of Claim Law Associates) and CRIS (Construction Risk and Insurance Specialist®). Others hold law degrees. Together, our talented team puts our specialized knowledge and experience to work for you.

- Full-scope Claims operations to help handle all that comes your way for your workers, your projects, your finished and unfinished work
- For all our LOB tech staff, 42% have more than 15 years' experience
- CSE for construction average more than 15 years of industry experience, especially wrap ups – we act as a liaison for claim – kick off meetings for appropriate set up, direct to right resources internally, loss analysis reviews and recommendations
- Education on construction-related thought leadership is regularly delivered by Staff Legal and Claims to our customers and distributors
- From 24/7 nurse triage through alternative return-to-work recommendations, we help mitigate your losses by providing the right resources early, and finding ways to bring employees back, even with temporary restrictions
- Tools – Claims reporting, RiskIntelligence, ACH payments

Your Zurich Claims specialist can offer real world advice on how to avoid, reduce or eliminate current and future exposures. Their focus: Prompt and appropriate resolution of the claim, as well as reduction of future claims to help you reach your goals.

Zurich Construction Risk Engineers: A key differentiator

Zurich Risk Engineers are committed to supporting quality construction. They know how to run a project because many have been in your shoes. Our Risk Engineers have broad experience in the construction industry, including as contractors, and many are nationally recognized for their industry leadership.

91

Risk Engineers dedicated to construction

Industry associations

active participation in AGC, ASCE and CURT

100%

of Zurich Construction Risk Engineering customers would recommend Zurich⁶

15

years of construction experience (as contractors, etc.) on average

Leading-edge tools to help you

At Zurich, we strive for continuous improvement in both what and how we deliver for customers. We continuously refine our tools and services to help our customers reach their full potential.

RECAT tool (Risk Engineering Claim Analysis Template) delivers analysis of a customer's claim frequency and severity in one report. Easy-to-navigate dashboard summarizes loss trends to identify opportunities to address them.

Toolkits on General Liability, Fleet Management claims and more help you understand and avoid loss drivers so you can take steps to protect your workforce, improve your bottom line and reach your business goals.

Work-based training programs help you address the shortage of skilled labor by providing continuous learning and enhancing workforce development.

Worker health and safety guidance on slip, trip and fall safety; highway worker safety; employee selection and orientation; accident/incident investigation; soft tissue injury prevention; substance abuse programs and more.

To learn more about Zurich Construction solutions: Contact your broker or Zurich representative or visit www.zurichna.com/construction

My Zurich North America is a new personalized online platform that's being tested among Zurich construction customers with U.S. domestic exposures. It's designed as a one-stop repository of your account contacts, policy information and risk improvement action items based on any assessments.

1. Results as of September 2021 and based on ENR 2021 Top 400 Contractors list cross-referenced with Zurich customers with a policy in force during the report year. ENR 400 (Engineering News-Record) rankings are based on construction revenue.
2. Rating as of March 31, 2022. A.M. Best and Standard & Poor's financial strength rating 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. The rating represents the overall financial status 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.
3. Zurich Transactional Net Promoter Score: 75, January 2017-June 2019. Insurance industry NPS average: 35 in 2019. Source: Medallia.
4. Results as of December 2021 and based on Fortune 500 list cross-referenced with Zurich customers with a policy in force during 2021. Fortune 500 rankings are based on total company revenue.
5. Zurich North America Transactional current Net Promoter Score (Q4 2020): 79. Insurance industry NPS average: 37. Source: Medallia.
6. 100% of Zurich Construction Risk Engineering customers would recommend Zurich based on the TNPS surveys run between January 2023 and July 2023.
7. "Community impact." Zurich North America. <https://www.zurichna.com/en/about/community>

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