



Coverage

for the precise needs of

your business.

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About Zurich North America

Zurich North America (www.zurichna.com) is a leading commercial property-casualty insurance provider serving the multinational, middle market and small business sectors in the United States and Canada. Headquartered in Schaumburg, Ill., Zurich North America has 12,750 employees and wrote \$13.6 billion in premiums in 2002. Zurich North America includes the Zurich U.S. business units (Corporate Customer, Middle Markets, Small Business, Strategic Partnerships, Construction, Specialties, Zurich Global Energy and Empire Insurance Companies), as well as Universal Underwriters Group, Zurich North America Canada, Zurich Corporate Solutions and Centre. The Zurich U.S. pool of companies is rated A (excellent) by A.M. Best and A+ (strong) by Standard & Poor's.* Zurich North America is a member of Zurich Financial Services.

*Ratings dated as of May 29, 2003



Zurich North America
Small Business

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the builders risk plan

*Insurance that works for
construction professionals*

Zurich North America Small Business

we've got the best Builders Risk Plan in the business

a comprehensive, flexible plan for residential and commercial builders

A partner you can count on

For more than 100 years, Zurich North America Small Business has been protecting the assets that small business owners like you work so hard to build. And for more than 30 years, we've been pioneering the development of insurance solutions designed for construction professionals. It's this experience and commitment that make us a partner you can count on.

Service that stands out

We're one of the only insurance companies with service, safety and claim representatives who are dedicated to the construction industry. That means that we understand your business and know how important it is to get you back to work as soon as possible.

We've got you covered®

As a specialist in insurance for the construction industry, we offer a wide range of coverages, including:

- **Theft:** Equipment to be installed, building and landscaping materials are covered from the moment they are delivered to the job site.
- **Materials in transit and at temporary locations:** Protects job materials as well as office and tool trailers. Also includes coverage for materials that are installed or

uninstalled, including landscaping.

- **Mechanical and electrical breakdown:** Covers breakdown of plumbing, air-conditioning lines and elevators.
- **Sewers and drains:** Covers backup of sewers and drains with no deductible.
- **Laws and ordinances:** Provides coverage for losses due to changes in laws or ordinances.
- **Model homes and unsold dwellings:** Optional coverage protects models and their contents and completed homes that have not yet been sold.
- **Profit:** Ability to include your profit in the total estimated completed value.

Flexible options

To make the policy work for your business, we offer you a range of options:

- Choice of monthly reporting form, single structure, or deposit policy options gives you the flexibility to pay for the policy as you build the structure, rather than all at once
- Annual or monthly rates
- Volume discounts and installment premium payments available for larger builders
- No deposit or special fee required, which lets you keep more of the money you make

- No coinsurance penalty on losses under \$25,000 if the structure is properly reported
- Overhead and profit: Optional coverage to insure potential overhead and profit on a job
- Builders Risk Reward Program which offers a reward of up to \$10,000 in case of arson, vandalism or theft at the job site
- Option to have the policy in the owner's name with the builder as an additional named insured
- Policies available for Remodelers, including coverage for the existing structure if needed
- Interest of subcontractors included – there's no need to list subcontractors or sub-subcontractors as additional insureds

Coverage for larger, commercial jobs

Because of the flexibility of our Builders Risk Plan, there is no set size or value limitation. While certain guidelines exist, your agent will be able to help you insure even the largest and most intricate residential or commercial job.

The Builders Risk Plan is available exclusively from Zurich North America Small Business and our independent insurance agents. Contact your agent today to see how We've got you covered®.

This brochure is intended as a general description of certain types of insurance and services available through the companies of Zurich North America. It is not an insurance contract. Your policy is the contract and it specifically and fully describes your coverage.

*Yes, I'd like more information about
your Builders Risk Plan.*

Please print the following information:

Name _____

Title _____

Company _____

Address _____

City _____

State _____ Zip _____

Phone Number _____

Expiration Date of Current Policy _____