



Construction

Construction – Zurich 360° Contractor

Zurich 360° Contractor is a tailored package solution for mid-size construction customers.

We've used our extensive experience in this sector to create a product which combines competitive pricing, wide policy coverage and a dedicated underwriting and claims service.

We'll consider the majority of construction and contracting trades and will offer especially attractive terms for those insureds whose risk management approach is reflected in a superior loss experience.

Excluded trades: Asbestos Removal Contractors, Demolition Contractors, Piling Contractors and Tunnelling Contractors.

Competitive pricing with rebates for low claims

Rates are now more closely linked to individual loss experience, so customers don't pay more than they should. We also offer additional discounts for customers with superior health and safety practices.

And customers with good experience will benefit from generous low claims rebates, aggregated for the core Employers Liability (EL), Public Liability (PL) and Contractors All Risks (CAR) covers.

The complete
answer for companies
with a £5m–£50m
annual turnover





Wider policy wordings for greater reassurance

With Zurich 360° Contractor, customers get more as standard. To create Zurich 360° Contractor, we built on our already-broad contractors' policy to incorporate many of the wordings and extensions previously reserved for larger risks, or available only at extra cost. This gives customers better value, plus the reassurance of greater all-round protection.

For example, standard cover now includes Part Product, Financial Loss and Additional Costs of Construction extensions. There are no exclusions relative to the 'inefficacy' risk and, unlike many of our competitors, no policy conditions regarding the use of heat, subcontractors or timber building frames.

Zurich 360° Contractor Key Features

(Core covers: Employers Liability, Public Liability, Contractors Indemnity)

- Warranty free liability policies
- No inefficacy exclusion
- 'Part Product' cover
- Contractual liability cover
- JCT 21.2.1/6.5.1. extension
- Financial loss extension
- Brand protection extension
- Environmental clean-up costs
- Additional costs of construction
- Non-vitiation/multiple insureds clause
- Extended speculative building clause
- Low claims rebate clause.

A seamless underwriting service

Zurich 360° Contractor offers a complete solution for brokers and customers, giving them the convenience and benefits of dealing with one insurer.

Our specialist underwriting teams operate from four main locations, providing nationwide coverage. Each of the units provides a single point of contact for the main EL, PL, CAR, Property and Motor risks.

Additionally, they can coordinate Professional Indemnity (Design and Construct) enquiries with our Professional & Financial Lines teams to produce the preferred solution of PL, CAR and PI covers with the same insurer.

And for main contractors who meet the qualifying criteria, our underwriters can facilitate access to our sister company, Zurich Global Corporate UK Surety, for bond enquiries.

Dedicated construction claims service

With our specialist knowledge of construction claims, Zurich is able to offer customers a superior service.

We have a dedicated Construction Claims Unit based in Birmingham, backed up by our local centres.

Our claims handlers are experienced in dealing with the complexities of construction claims, such as the contractual chain and defective workmanship issues. For customers this means stronger support through the claims process and faster resolutions.

For major incidents, we can also draw on the expertise of our Catastrophe Claims Unit.

And with Zurich, customers can be assured of quality legal representation from our panel solicitors to defend their interests in the event of a claim, or related investigation.

Valuable extra support

We offer our customers a range of Zurich Risk Services products at discounted rates or free of charge, including:

Liability Risk Assessments, Property Risk Assessments, Claims Defensibility Audits, Motor Fleet Risk Management.

We also give customers access to helplines where they can obtain free advice from our expert partners on Legal and Safety, Health & Environment (SHE) issues, e.g.

Legal: General Helpline
Emergency Response
Employment Issues
Contract Review Service

SHE: Legislation
Health and Safety
Fire Safety
Waste and Environmental

Find out more

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At a glance

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