

Servicing Your Policy Guide: for the Builders Risk Plan Insured by Zurich

Whether you're an agent or CSR, this is your go-to source to efficiently service policyholders with confidence and precision.





Table of Contents

Agency Level Account Access	3
Billing, Invoices, and Premium Payments	3
Cancellations	3
Claim Reporting	4
Commission Statements	4
Contact Information	5
Effective Date	5
Endorsements	5
Policy Documents	6
Refunds	6
Reinstatements	6
Renewals and Extensions	6

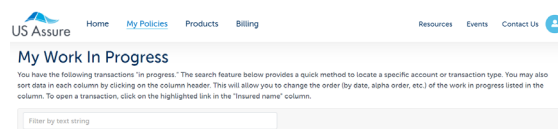
Agency Level Account Access for Submissions in Progress

Registered users within the same office can access and modify submissions in progress by other agency representatives. If your agency has multiple producer codes, your User ID must be assigned to the same producer code where the application originated. The system tracks and records changes made for future reference.

1. Once logged in, navigate to the “Recent Work in Progress” box and select “All Work in Progress”.
2. On the “My Work In Progress” page, click the checkbox that says “View All Agency’s Transactions.” You now have access to all your agency’s work in progress.
3. From the “My Work in Progress” page, select the desired application with a lock icon next to it. Once the locked application is clicked, it will take you to a read-only view of the full application. Move the cursor to the “Take Control of the Application” link and click on the text to make changes.

Recent Work In Progress			
INSURED NAME	WIP NUMBER	POLICY TYPE	STATUS
PressBIND	WIP16789-1	<u>Builders Risk</u>	In progress
Reno including EB	WIP16281-1		In progress
543 BOSS Blvd PressBIND	WIP16792-1	<u>Builders Risk</u>	In progress
Florida Gators Construction	WIP2992-1	<u>Contractors Equipment</u>	In progress
Florida Gators Construction	WIP2993-1	<u>Contractors Equipment</u>	In progress

[All work in progress](#)



Billing, Invoice and Premium Payments

Payments can be made at the time of issuance or through one of our other channels after issuance. One-time payments can quickly and conveniently be paid as a “guest” at bill.usassure.com, or agents may choose to utilize our exclusive agency portal at agent.usassure.com.

In addition, agencies can manage policies within their book of business. Once logged in at agent.usassure.com, agents can change the dropdown to “Policy” and input the policy number while including prefixes BR-, EC-, or ER-.

On the policy dashboard, you can change the “Select View” to “Transactions” or “Show All Documents” to obtain PDF correspondence about the policy you are reviewing. To download a PDF, click on the PDF icon to the right.

Cancellations

To cancel a policy, submit an ACORD 35 form via email to buildersriskrequests@usassure.com. If you don’t have access to the form, you can find a standard industry template online. Agents should sign the form before submitting it to our Service team.

In most states, policies are fully earned. However, pro-rata cancellations may be permitted based on state requirements or underwriting guidelines. For more information, contact our Service team at (800) 800 – 3907, option 1.

Claim Reporting

Timely claims reporting to Zurich is essential, and multiple channels are available to report them around the clock, including the following:

1. Online: zurichna.com
2. Phone: (877) 928 – 4351
3. Email: usz_carecenter@zurichna.com
4. Fax: (866) 691 – 7068
5. Mail: Zurich Customer Care Center, P.O. Box 968017, Schaumburg, Illinois, 6019

When submitting a claim, be prepared to provide:

- Policy number
- Company name
- Contact name
- Contact telephone number / email address, and facsimile (if available)
- Date of loss
- Type of loss
- Description of loss

Within two hours after submitting the claim report, Zurich will assign a claims representative and number, and then notify your client.

Commission Statements

Billing and commissions information can be found on a platform separate from our policy issuance system. Our secure billing and commission payment portal offers online process management tools, commission payment options, and electronic delivery of account summaries and commission statements.

To establish an account, contact our Billing team at (800) 800 – 3907, option 2 or email billing.fax@usassure.com. Visit agent.usassure.com to log in after your account is created.

Contact Information

Our company is structured with teams dedicated to specific functions. Underwriters are exclusively dedicated to reviewing submissions and underwriting accounts. To provide you with the best experience when servicing your policy, contacting the appropriate team directly is the fastest way to handle your requests.

- Quote and issue: usassure.com
- Billing and commissions: agent.usassure.com
- Operations: Monday – Friday, 7:30 a.m. until 7:30 p.m. ET
- Service and support: (800) 800 – 3907, option 1 or email buildersriskrequests@usassure.com
- Policyholder billing and payment: (855) 872 – 7787 or email billing.fax@usassure.com

Effective Date

The policy is “in force” on the effective date, regardless of the premium payment deadline. Endorsements are effective the date of the change to the policy, because the Builders Risk policies are based on completed value the additional or return premium is not pro-rated.

The policy effective date can be found at the top of the Declarations page under “policy period.” Refer to the designated coverage form to identify when coverage begins. For assistance, contact our Service team at (800) 800 – 3907, option 1.

Endorsements

Endorsements should be added to the application prior to issuance. However, if you need to change limits or add an endorsement, you can do so online.

Once logged in at usassure.com, you can either:

- Go to the “My Policies” dropdown on the top of the home page and click on “Policy Search.” Then, choose the policy you’d like to endorse. Under the policy details, hover on the “Service Policy” dropdown and select “Endorse policy.”
- On the left of the home page, scroll down to the “Manage Existing Policy” section and choose the option to endorse or renew.

Policies that were not issued from the web can be endorsed by visiting the Forms Library and selecting a Blank Endorsement form.

The screenshot displays the policy details for "Builders Risk Policy - ER78082611". The page includes the following information:

- INSURED: [zz v6.7 2024 9 3 1476414](#)
- PROPERTY: [3290 Nations Way](#)
- EFFECTIVE DATE: 09/03/2024 - 09/03/2025

Below the details, there are two main options: "Service Policy" (selected) and "New policy for customer". Under "Service Policy", there is a dropdown menu with the following options:

- [Servicing your policy guide](#)
- [Endorse policy](#) (circled in red)
- [Renew policy](#)
- [Supplemental policy](#)

Policy Documents

In most cases, your client's policy is stored and accessible online at usassure.com.

For commercial policies valued up to \$10 million and all residential policies, our policy issuance platform allows you to retrieve documents at any time. Log in and use the "Policy Search" feature on the homepage dashboard.

For commercial policies valued over \$10 million, contact our Underwriting team at (800) 800 – 3907, option 1.

Policy Search

Select policy type & enter 8 digit number.

Builders Risk

Policy number

Search Advanced

Refunds

Most policies are fully earned. However, certain conditions, such as a payment credit, are automatically processed by our billing system.

Typically, refunds are generated 20 calendar days after the credit is received to the account.

If the refund should be returned to the named insured or wholesale agent, or you want to amend the payment method or address, contact our Billing team at (800) 800 – 3907, option 2. They will explain the necessary documentation you'll need to provide to process the request.

Reinstatements

In some scenarios where the premium payment was late or missed, or there was a lapse in coverage, a reinstatement request may be accepted. Requests should be made by contacting our Billing team at (800) 800 – 3907, option 2. Payment does not guarantee reinstatement, so agents should contact us in advance.

Renewals and Extensions

Renewals are not automatic. Policy terms vary depending on the policy type and project value. All policies expire at the end of their term. In some circumstances, the policy can be renewed or extended prior to the expiration date. Depending on the risk, underwriting approval may be required.

To initiate the request, [log in at usassure.com](https://usassure.com) and find "Manage Existing Policy" in the left navigation of the homepage. Click "Renew" for new construction and "Endorse" for remodeling.

For policies that were not originally issued online (generally commercial projects valued over \$10M), agents should contact Underwriting at (800) 800 – 3907, option 1.

Manage Existing Policy (web issued)

Endorse

Renew

About US Assure

US Assure distributes, underwrites and services construction and property insurance products across the U.S. for “A” rated carriers — and we’ve done so for more than 40 years. Our expertise lies in builders risk coverage, exclusively backed by Zurich. From single-family homes to commercial projects valued up to \$75 million, we’ve got you covered during construction, from the time the ground is cleared to the installation of the final finishes. Additionally, we supplement this with products for premises liability, vacant structures and rental homes. We offer quick access to our products, provide online policy issuance and expect no minimum volume commitment to get started. For more information, visit usassure.com.

Contact Us

usassure.com

(800) 800 - 3907

8230 Nations Way, Jacksonville, FL 32256



US Assure is an independent, third-party administrator managing policy processing for certain builders risk policies issued by Zurich and its affiliated companies. US Assure does business as US Assure, Inc. and US Assure Insurance Services of Florida, Inc. In California, US Assure operates as InLink Insurance Services (CA license # OD44490).

This is intended as a general description of certain types of insurance and services available to qualified customers. Any description of policy provisions is meant to give a broad overview of coverages and does not revise or amend a policy. Refer to the policy coverage form for a complete representation of the scope of coverage, terms, conditions, exclusions and more. The policy is the contract that specifically and fully describes your coverage. Some products may not be available in all states and may only be offered on a non admitted basis. Product availability is subject to change.