



Zurich Builders Risk: Product & Policy Tips

January 2025

Hi there,

More construction growth is coming, so prepare now to hit the ground running! From coverage explanations, to claim lessons learned and eligible account examples, these insights will set you up for success.



Top Tips of 2024

To start this year strong, recap critical insights like when coverage begins and ends, how to submit an accurate remodeling application and more.

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Recent Account Feature

\$2.8M office and warehouse | non-combustible construction | Midland, TX



Claim Lesson: Missing Existing Structure Coverage

Explore a real scenario about a fire damaging the existing home during a renovation and the coverage error made at policy issuance.

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Terminology Spotlight — Building Start

Either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns or any work beyond the stage of excavation; or the placement of a modular home on a foundation.

For a remodel, construction starts with the first alteration of any wall, ceiling, floor or other structural part of a building, despite whether that alteration affects the external dimensions of the building or not.

3 Top Loss Trends and What Agents Can Do

Explore the three most common builders risk insurance claims we see and what you can do to help mitigate the risk for construction clients.

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2025 Construction Outlook: Trends Shaping Builders Risk Insurance

30-Minutes | February 19 | 11 a.m. or 2 p.m. ET

Hear US Assure President Alan Ferguson offer a big-picture look into forecasted construction trends to help you thrive in today's market.

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