



**Zurich Builders Risk:
Product & Policy Tips**
March 2025

Hi Steve,

Explore a real claim scenario involving an incorrect address and missing cost breakdown, find out how occupancy can end coverage, what factors influence premium costs and more in this builders risk breakdown for personal and commercial lines.



Claim Lesson: Invalid Address & No Cost Breakdown

Explore a real scenario where missing and inaccurate documentation led to an unpaid theft loss during a remodel.

[Watch or read now](#)

Recent Account Feature

\$1M 3-unit single family townhome | frame construction | Durango, CO



How Occupancy Impacts Coverage

Brush up on our occupancy clauses to learn how to avoid coverage mishaps during the construction process.

[Watch or read now](#)

[New] Fact Sheet: What's Driving Premium

Get a breakdown of recent economic and environmental factors currently affecting builders risk insurance premiums to guide client conversations.

[Download now](#)

Terminology Spotlight — Fire Protection Class

The 10 categories used by the Insurance Services Office (ISO) to rank the fire protection in cities and towns according to the following factors: fire department quality, water supply system, fire alarm and communications system and community risk reduction.

Zurich Builders Risk Virtual Workshop
1 Hour | April 8 or 9 | 11 a.m. or 2 p.m. ET

"Love the [project] examples - it makes it real for agents that don't do a lot of builders risk but need to know when it's necessary." – Real Attendee

[Find out more](#)