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Zurich Builders Risk: Product & Policy Tips

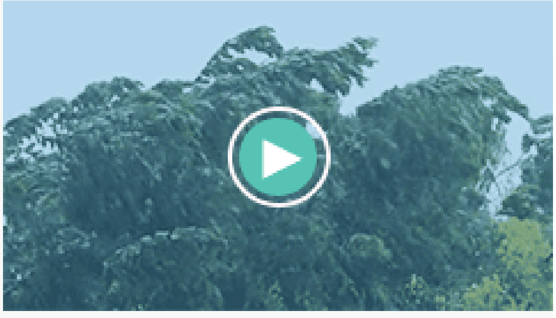
December 2025

Jaclyn,

Wrap up this year with insights that can help you start 2026 strong. From a real claim story from our SVP, Head of Product Underwriting and Mary's tips to stay off the builders risk "naughty list," to the difference between builders risk and unsold dwelling coverage, this edition was curated to help you service course of construction clients.

Claim Story: Residential Construction Doozy

Hear how a misunderstanding about coverage for a ground-up new construction and remodeling project on the same property led to an underpaid wind damage claim in this story from our SVP, Head of Product Underwriting.



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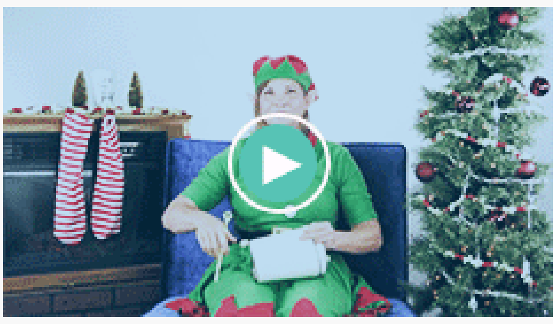
3 Tips to Avoid Policy Errors

Stay off the naughty list this season with insights to secure coverage with confidence and keep your clients protected.



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Unsold Dwelling vs. Builders Risk Coverage

Explore the differences between these two policy options and what they offer for clients with new home construction projects.

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Terminology Spotlight — Builders Risk Rewards Program

For people who witness criminal activity at a covered construction site and provide law enforcement with information that later leads to the arrest and conviction of the person(s) responsible, the [Builders Risk Reward Program] provides a cash reward ranging from $250 up to $25,000, depending on the seriousness of the crime and the extent of the property damage. Insured parties, builders, developers, their employees and their family members are ineligible for the cash reward.

Zurich Residential Builders Risk 101 Webinar

January 13 or 14 | 11 a.m. or 2 p.m. ET

In this 30-minute virtual training, you'll learn how to secure new construction, remodeling and installation projects under the "A" rated Builders Risk Plan insured by Zurich.

› Find out more

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