



Zurich Builders Risk: Product & Policy Tips

January 2026

Hi Jaclyn,

This edition offers insight on two different types of reporting form policies, manufactured vs. modular eligibility, and when builders risk coverage begins and ends — so you can protect your clients and avoid costly gaps.

Reporting Form: Value at Risk vs. TCV

Identify key differences between two primary form types so you can avoid errors that could impact coverage.

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Insuring an Existing Home During Remodeling

Get insights to correctly secure existing structure coverage for remodeling projects.

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Manufactured vs. Modular Construction

Only one of these project types is eligible. Find out which and get tips to insure it.

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Terminology Spotlight — Pollutant Clean Up Coverage

Available for residential and commercial projects valued up to \$10M, this endorsement covers “pollutant” extraction from land or water at locations reported to us if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a covered cause of loss that occurs during the policy period.

2026 Construction Forecast: Trends Shaping Builders Risk Insurance

45 Minutes | February 10 or 11 | 11 a.m. or 2 p.m. ET

Join US Assure CEO & President Alan Ferguson for an insider session about anticipated construction trends and their impact on your opportunities this year.

[Find out more](#)