



Control Your Builders Risk Insurance Costs: Choose US Assure and Steel Framing

A tailored construction program for multi-family and commercial buildings





Cold-Formed Steel: Sustainable Framing, Consistent Ratings, Higher Savings

You have two choices in how you control costs on your next commercial or multi-family building project. The first is to select high-quality cold-formed steel over other framing materials. The second is to choose the US Assure Builders Risk Plan insured by Zurich. Together, they create an unprecedented benefit for you.

The Builders Risk Plan insured by Zurich and available through US Assure, the exclusive program administrator and insurance services provider, offers a consistent classification of steel framing as non-combustible. This classification can often reduce your insurance premiums when compared to building with combustible frame materials.

Zurich recognizes the superior value of cold-formed steel framing in the wide spectrum of construction classes, including:

- Multi-family residential
- Apartments
- Offices and banks
- Assisted living facilities
- Educational institutions
- Hotels and motels
- Warehouses



By using cold-formed steel on your next multi-family or commercial construction project, you can rest assured knowing you are building with an outstanding product plus saving money in builders risk insurance premiums when compared to building with other framing materials.

Partner with a team of dedicated construction experts



The US Assure Builders Risk Plan is insured by Zurich, the premier insurance provider of construction projects for nearly 40 years, and one of the stronger, more reliable companies in the insurance industry. Zurich has earned an 'A+' (Stable) rating by A.M. Best and an 'AA-' (Stable) rating by

Standard & Poor's,* a confirmation of its financial strength.

The US Assure Builders Risk Plan insured by Zurich is the nation's number one insurance solution for multi-family residential and commercial construction projects. Standard coverage features include:

- Theft, vandalism and arson
- Construction forms and scaffolding
- Backup of sewers, drains, etc
- Debris removal
- Fire department service charge
- Materials in transit
- Valuable papers
- Pollutant cleanup and removal
- Temporary storage

With decades of experience providing coverage for residential and commercial building projects of all values and sizes, Zurich understands construction. As a customer of the US Assure Builders Risk Plan, you will appreciate many value added benefits:

- Multiple policy types, including "one shot" or single structure, reporting form and deposit premium
- Policies can be insured in the name of the contractor or owner
- Dedicated construction risk engineers with extensive construction industry expertise
- Claim reporting capability 24 hours a day, 365 days a year
- Reward program helps protect construction sites from criminal activities and aids in maintaining low insurance premiums
- Flexible policy terms and deductible options
- Premium payment installment options

In addition to traditional course of construction coverage, the US Assure Builders Risk Plan insured by Zurich offers many optional coverages tailored to your specific project needs, including:

- Better Green for LEED construction
- Contract Change Order for project changes up to 10, 20 or 30 percent of the total insured value
- Flood and Earthquake

**Ratings as of December 1, 2014*



The US Assure Builders Risk Plan insured by Zurich is sold through licensed insurance agents and brokers and available nationwide for residential and commercial construction projects of any size and value.

Your independent insurance agent and broker may assist you in accessing the Builders Risk Plan insured by Zurich and available through US Assure, the exclusive program and insurance services provider, at usassure.com or by calling (800) 800 - 3907.



This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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