



Contractors all risk insurance

Our Contractors' All-Risk policy provides cover against losses from:

- Damage to the construction site and/or property caused as a direct result of construction activities
- Damage or injury, as a direct result of construction activities, to property and/or people, including subcontractors, who are not directly associated with the construction

What's covered?

- Payment on Account clause - you'll be paid for any agreed loss, upon producing a Loss Adjustors report if any
- Theft Clause - you'll be compensated for loss as a result of theft

Is it for me?

Whenever construction is concerned, there is always the risk of business interruption as a result of the damage caused to properties and/or people.

We strongly advise construction companies or companies present on construction sites to take out a contractor's all risk policy to safeguard from the financial repercussions following loss.

What's NOT covered?

- Any deductibles stated in the schedule
- Consequential or indirect loss of any kind or description whatsoever including penalties
- Losses due to delay, lack of performance, or loss of contract
- Loss or damage due to faulty design
- The cost of replacement or repair of defective material and/or workmanship - limited to the items immediately affected and not including loss of or damage to correctly executed items
- Losses resulting from accidents due to such defective material and/or workmanship;
- Wear and tear, corrosion, oxidation, or deterioration due to lack of use or normal atmospheric conditions;
- Loss or damage to construction plant, equipment and construction machinery due to electrical or mechanical breakdown, failure or breakage, including freezing of coolant or other fluid or lack thereof, or defective lubrication. However, if an accident occurs because of such a breakdown, causing external damage, this will be compensated.
- Loss or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques
- Loss or damage discovered only at the time of taking an inventory
- Damage to property - land or building - or injury caused by vibration, removal or weakening of building support (unless agreed upon payment of higher premium)
- Liability consequent upon bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section 1, or members of their families;
- Loss or damage to property belonging to the Contractor(s), Principal(s) or any other firm connected with the projected insured under Section 1.



Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance