

# CONTRACTORS' ALL RISKS

Contractors' All Risks from Original Underwriting is an exclusive A-Rated comprehensive insurance package. Designed for the complex construction industry, this exclusive cover is backed by strong, UK regulated capacity.

Our annual policies cover multi-project risks across a wide range of trades, providing peace of mind for contractors and construction professionals with tailored coverage.



## RISK APPETITE

### CONTRACT WORKS

#### Standard risk trades we cover

- ✓ General construction
- ✓ Housebuilding and bricklaying
- ✓ Building repair and refurbishment
- ✓ Plastering, painting and decorating
- ✓ Groundworks, paving and surfacing
- ✓ Electrical and HVAC

#### Higher risk trades we cover

- ✓ Roofing and cladding
- ✓ Waste processing
- ✓ Scaffolding
- ✓ Demolition
- ✓ Piling and drilling

### OWNED & HIRED-IN PLANT

#### Standard risk equipment we cover

- ✓ Excavators, telehandlers and diggers
- ✓ Tipper trucks, loaders and dumpers
- ✓ Company and employee owned tools
- ✓ Temporary buildings
- ✓ Batching plant
- ✓ Scaffolding and hoists
- ✓ Agricultural and forestry plant

#### Higher risk equipment we cover

- ✓ Waste processing plant
- ✓ Demolition plant
- ✓ Cranes
- ✓ Piling and drilling rigs



### Policy Features and Benefits

- Contract works - standard contract value limit up to £5 million, with flexibility to consider larger limits
- Excesses variable by trade, exposure and size of risk
- UK coverage only
- Cover includes debris removal, continuing plant hire charges, lifted goods cover and accidental incorrect fuelling
- Reinstatement as new for own plant up to 24 months old
- Joint names / multiple insureds