

# CONTRACTORS' COMBINED

Contractors' Combined from Original Underwriting is an exclusive comprehensive insurance package, designed for the complex construction industry. This scheme is backed by 'A' Rated, UK regulated capacity and provides the essential protection needed to thrive in a demanding industry.

In addition to its extensive coverage offering, the scheme offers flexible terms and customised options, allowing you to tailor your insurance to your specific needs.



## COMPLETE COVERAGE

This product allows you to cover all of your risks under one single policy. Covers available include:

- ✓ Employers' Liability
- ✓ Public/Product Liability
- ✓ Professional Indemnity
- ✓ Contractors' All Risks
- ✓ Property Damage
- ✓ Damage to Portable Property
- ✓ Business Interruption
- ✓ Goods in Transit
- ✓ Personal Accident
- ✓ Commercial Legal Expenses
- ✓ Directors & Officers' Liability
- ✓ Entity Defence

Our scheme is designed to target a wide range of trades within the construction industry, with a particular focus on providing tailored support and resources to SMEs in order to help them thrive and grow in a competitive market.

### Building Trades, including:

- › New build, refurbishment and alterations
- › Repair, remedial and finishing services
- › Bricklaying and masonry
- › Carpentry and joinery
- › Flooring, tiling and interior surfacing
- › Interior fit-out, painting and decorating
- › Plastering and dry lining

### Electrical Contracting, including:

- › Commercial and residential electrical installations
- › Fire detection and alarm systems
- › Building control, management and CCTV security
- › Electrical maintenance, inspection and testing
- › Residential solar PV
- › Vehicle charging installation

### HVAC Contracting, including:

- › Air conditioning, heating and ventilation engineers
- › Automated HVAC control systems
- › Facilities management contractors
- › Refrigeration and chillers
- › Residential and commercial plumbing
- › Vehicle charging installation

### NRFC Accredited Roofing Contractors, including:

- › Residential and light commercial roofing contractors
- › Cover for heat work being undertaken



## ADDITIONAL EXTENSIONS

Enhance your peace of mind with these additional extensions:

- ✓ Efficacy (failure of the product to perform) up to the full legal indemnity limit
- ✓ Financial loss up to £500,000
- ✓ Professional negligence cover up to £100,000 if full professional indemnity cover is not selected
- ✓ Speculative building extension
- ✓ Contingent asbestos cover available
- ✓ Legionella extension up to £1,000,000
- ✓ Clean-up costs extension
- ✓ PR crisis management up to £25,000
- ✓ Employee and contract dispute costs included under legal expenses cover



## WHY CHOOSE ORIGINAL UNDERWRITING?

Insurance individually assessed and tailored to meet your needs

Highly competitive premiums via our exclusive access

Part of the Genesis Group, construction insurance specialists

In-house claims handling with response times within one working day

## POLICYHOLDER BENEFITS

As a policyholder, you have access to various benefits that can assist you in managing your business.



### › Expert Advice

Gain access to a wide range of expert advice to support your business endeavours. This includes legal counsel to navigate complex regulations, assistance with tax and VAT matters to ensure compliance, support with contractor solutions and guidance on incentive relief programs to maximize your financial benefits.

### › Mental and Physical Support

Our services provide both mental and physical support for your well-being. You can rely on the expertise of our qualified nurses available during regular business hours. Additionally, you can access our crisis support line 24/7, ensuring that you have assistance whenever you may need it.

### › Business and Legal Documents

Our platform provides hundreds of legal contract templates and documents, drawn up by our teams of experienced solicitors. Along with contract templates, we offer tools and guides for managing business operations effectively, including handling late payments, holding disciplinary procedures and ensuring adherence to health and safety regulations.

### › Collateral Warranty Review

Take advantage of your exclusive access to our complimentary Collateral Warranty review service. Designed to safeguard against any potential risks and ensure compliance with contractual obligations, our legal experts will carefully examine relevant documentation and advise on how to strengthen your position.

Please see the case studies on the following page demonstrating these benefits.

# CASE STUDIES

## Case Study 1: Business Hub

The policyholder was an independent construction firm based in Guildford. The firm works on small, residential construction projects including refurbishments and extensions.

As they continued to expand, they looked to bring in more permanent employees to support the increasing workload. By utilising his policyholder benefits, the owner could easily access and download templated employment contracts via the Business Hub, available 24/7.

He was able to speak to an in-house solicitor with any follow-up questions after downloading the documents, available 365 days a year – saving money on outsourcing legal & HR services while being able to access support at a time that worked for him.

## Case Study 2: Collateral Warranty Review

An employer engages a developer to work on the new construction of his restaurant. The developer engages one of our policyholders who oversees the construction, design and build of the restaurant.

The employer therefore has no direct relationship with the policyholder, meaning no protection against losses if the policyholder makes a mistake. The employer asks the policyholder to enter into a collateral warranty to protect itself.

A collateral warranty review maximises the prospect of claims made under the warranty being covered by insurance and also provides advice on potentially unfavourable terms and how they could be amended.



## Case Study 3: Debt Recovery Support

An interior fit-out contractor was engaged to finish a new office space for a client in Exeter. They completed the work on time and issued an invoice for the outstanding amount, which wasn't paid within the terms of the contract. Despite polite reminders, the client continued to avoid payment.

The contractor utilised their policyholder benefits and was able to access the online Business Hub, downloading a template of a Letter of Action (LoA) to chase the outstanding invoice.

This saved the contractor both time and money by not having to take legal action and incur costly legal fees. On receipt of the LoA, the client paid 100% of the outstanding invoice.

## Case Study 4: Training Support

A site manager for a construction company based in Leeds started working on a new contract, and wanted to ensure the site team were fully prepared in terms of possible contractual and commercial issues.

As a policyholder, the site manager was able to have an initial call with training specialists Driver Trett, where he discussed his needs and booked in for training at a discounted rate.

In advance of the training, the new contract documents were analysed and a set of course notes highlighted the main issues that the site team needed to understand, from payment and communications to notice and design issues.