

An overhead photograph of four construction workers. One worker on the left wears a white hard hat and a dark jacket. The other three workers wear yellow hard hats and high-visibility green safety vests over dark jackets. They are gathered around a dark, reflective table, looking at documents. A yellow square marker is on the floor to the left.

CHUBB®

Construction Industry Practice Guide for Brokers

UK and Ireland



Experts in Construction

We believe businesses deserve cover that connects. That's why our Construction Industry Practice brings together industry specialists in underwriting, risk engineering and claims to offer construction clients one customer- and broker-centric proposition.

Our experts understand the changing risks across the sector and connect bespoke coverage and specialist services to match your client's businesses' needs. It means less chance of policy gaps and overlap, because everything joins up – like it should.

The practice brings everything together in one place for a wide range of construction segments, from mid-market contractors to the largest one-off projects, and is available across our office network in the UK and Ireland.



Where construction cover connects



Target Trades

The industry practice is aimed at a wide spectrum of construction risks spanning annual and project business, from mid-market companies to larger businesses across the UK and Ireland.

Green = Preferred

- Residential Construction
- Commercial & Industrial Construction
- Retail & Leisure Construction
- Public Sector Construction
- Landmark & High-Rise Building Construction
- Stations & Railway Contractors
- Civil Engineers/ Ground workers
- Glazing contractors
- Masonry contractors
- General Building contractor
- Electrical contractors
- Painting & Flooring contractors
- Carpenters/ Joiners
- Insulation contractors
- Speciality Trade contractors
- Highway and road contractors
- Building maintenance contractors
- Structural Engineers



Amber = Review

- Heating and ventilation engineers
- Timber frame building
- Cladding contractors
- Landscapers



Red = Challenged

- Demolition Contractors
- Scaffolders
- Roofing contractors
- Asbestos removal contractors
- Plumbers and heating engineers





Product Range

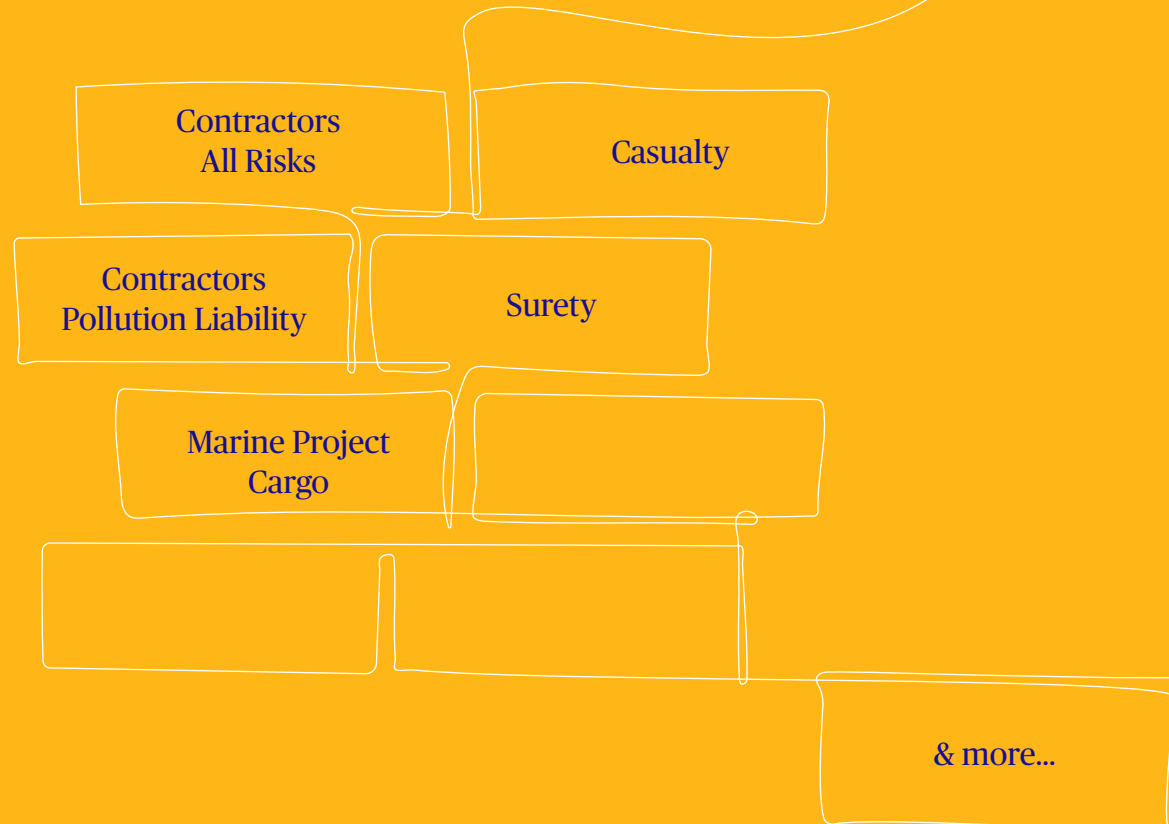
Our product range is available on a project and/or annual basis, depending on the lines of business, with 4 key product lines included* within our new package Masterpackage for Construction Companies. We are also able to offer Terrorism.

Annual

Included in the package*



Single Projects



CHUBB®



MasterPackage for Construction Companies

Customised coverage from the specialists in Construction

Chubb's MasterPackage for Construction Companies gives you robust cover, which can be tailored to the needs of your business.

A broad modular annual package policy designed to meet the challenges of construction companies, covering you for:

- Contractors All Risks
- Employers' Liability
- Public Liability
- Contractors Pollution Liability
- Property
- Terrorism

Minimum premium €40k / £40k + IPT

Minimum turnover of £10m / €10m





Contractors All Risks

Our Contractors All Risks (CAR) policy provides cover to contractors for damage or loss of property for works they undertake. It can be written on an annual basis or for single projects.

We can accommodate up to £25m / €25m in contract values.

Our CAR wording has been designed to accommodate a broad appetite for trade, size and complexity of risk and includes the following sections of cover:

- Contract works and materials
- Plant Owned
- Plant Hired
- Continuing Hire Charges
- Personal Effects
- Other Property

Delay in Start-Up (DSU)

For single project business we can also provide DSU cover. This provides cover for financial losses as a result of project delay caused by insured physical loss or damage.

Erection All Risks (EAR)

Where a client is involved in the installation of electrical or mechanical plant and machinery we can provide EAR cover, either on an annual or single project basis.

Immediate cover available with Chubb Ignite

For UK domiciled contractors with a turnover between £200k and £3m, cover is available through our Ignite platform.

Chubb Ignite is designed for brokers to obtain a quote quickly and simply, bind in seconds and produce instant documentation.

For more information visit <https://www.chubb.com/uk-en/for-brokers/smarter-business-insurance-with-chubb-ignite.html>





Casualty

Our bespoke Casualty Construction wording has been designed to meet the complex risks faced by construction firms whether a contractor or principal. Our wording does not have any height or depth limits and it includes a range of special extensions, including Contractors Pollution Liability (CPL).

The same specialist cover can be written on an annual basis or for single projects.

Our wording includes:

- Public liability (PL)
- Employers' liability (EL)

The wording includes a range of extensions as standard:

- Contractors' pollution liability (CPL) (see next page)
- Data breach and cyber attack

- Personal data liability
- Crisis response
- Damage to leased or rented premises
- Unmanned aerial vehicles
- Movement of obstructing vehicles
- Product recall expense

We can also offer the following extensions where requested:

- Financial loss
- Non-negligent damage liability

Available limits

We can offer up to £10m / €10m on PL and £25m / €25m on EL. We may consider higher limits on a case-by-case basis.

Minimum Premium

Our minimum premium is €25k / £25k + IPT





Contractors Pollution Liability (CPL)

Our Contractors Pollution Liability (CPL) insurance covers the insured and their subcontractors while performing at a job site. It offers protection for gradual as well as sudden and accidental environmental liability arising from contracted work carried out at customers' project sites.

It is included as a standard extension to our construction PL wording as a £100k / €100k limit which can be increased on request.

In the event of a pollution event the first party and liability costs can be significant, and contractors should consider whether they have sufficient cover should a pollution event occur.

What CPL covers:

- Indemnity for clean-up costs relating to third-party claims or where required by environmental law
- Liability for biodiversity damage, including complementary and compensatory remediation costs
- Mobilisation or exacerbation of a pre-existing (historical) pollution event

- Liability for third-party bodily injury, property damage, trespass, nuisance and obstruction
- Damage to third-party property, including diminishment in value
- Loss mitigation costs and emergency expenses incurred in dealing with the threat of pollution or environmental damage
- Write back for asbestos abatement work and inadvertent disturbance of asbestos and lead based paint



Isn't CPL covered within a standard PL wording?

Not necessarily, most PL policies will likely be subject to a sublimit which may not be sufficient to cover the full costs of a pollution event. Moreover, most PL policies will only respond to a narrow range of pollution conditions and costs. For example:

1. A liability policy will only cover cleanup costs to third party land and may not cover the onsite costs of decontaminating a project site.
2. Moreover, it may not protect the insured against statutory-imposed decontamination costs or biodiversity damage (which is "damage" to land, water, natural habitat, or protected species).
3. Lastly, they will almost always exclude gradually-occurring pollution releases altogether.



Additional Lines



Marine

- Project cargo and delay in start-up (DSU)
- Limits up to £75m / €75m per conveyance and up to £150m / €150m for both project cargo and DSU combined
- Broad appetite



Professional Indemnity

- Design and construct wording
- Limit up to £2.5m / €2.5m
- Strong appetite for: Building services, Electrical & General Building Contractors, HVAC Engineers, Interior or non-Structural Refurb, Landscape Architecture, Mechanical Engineering, Non-Structural Space Planning, Fabrication, Architectural Services, Surveying (Land, Quantity, Building)
- Limited appetite for: Asbestos Surveyors, Chemical Engineers Soil Engineers, Cladding/Roofing/Glazing, Fire Engineers, Nuclear Piling Consultants, Process Engineers



Cyber

- First and third party coverages, including business interruption, data and system recovery costs, cyber extortion, and incident response services
- Cover also included for liability arising from failure to maintain confidentiality of data and liabilities arising from unauthorised use
- Broad appetite
- Minimum cyber controls required



Additional Lines



Surety

- We issue a wide range of bonds and guarantees, including contract performance bonds for construction projects
- Strong appetite for large and experienced contractors (£250m / €250m turnover and up) with a proven and profitable track record, as well as being able to provide evidence of financial and organisational resources which supports the business plan
- Limited appetite for section and highway bonds, speculative developments and stadia



Management Liability

- We offer a range of Management Liability covers including D&O, corporate legal liability, crime, employment practices, pension trust liability, and kidnap and extortion
- Quotes for UK private limited companies with up to £250m turnover and assets are available on Ignite under our Forefront wording
- Broad appetite



Accident & Health

- We offer Group Personal Accident and Business Travel for general building services for residential or commercial and associated trades such as architects, engineers and surveyors
- Reduced appetite for demolition contractors, roofing, cladding or scaffolders
- Limited appetite for offshore or underwater, sole traders, or nuclear projects



Why choose Chubb?

We stand out against the competition

- Chubb's Construction Industry Practice provides insurance tailored for the industry's increasingly complex and evolving risks.
- Building on our long-standing experience and expertise, we provide tailored construction insurance products to meet the needs of construction clients, ranging from general contractors and property developers to project risks of all sizes.
- Our new package, MasterPackage for Construction Companies, has been designed in response to broker feedback and will make it easier for brokers to trade with us.

We offer expert risk engineering services

- We have qualified and experienced in-house risk engineers aligned with our underwriters.
- We offer carefully designed support and guidance around risk management and health and safety.
- This can include expert evaluation of your health and safety systems and practical risk controls.

We provide superior claims services

- Our claims teams possess specialised knowledge in the construction industry, allowing us to fully grasp the challenges faced by construction clients and brokers.
- Our expertise means we can swiftly understand the claim and respond appropriately. This expertise becomes particularly crucial in cases where insurer decisions are required promptly in order to address on-site issues.

We have multinational capabilities

- We have a multinational footprint, and we service clients globally and for almost all lines, especially Liability.
- Chubb's award-winning web-based portal, Worldview®, enables you to manage and monitor key aspects of multinational insurance programs in real time.



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