



## JCT 6.5.1

**JCT 6.5.1. insurance is sometimes included in a limited way under a contractor's liability insurance. Focus can offer cover on a full JCT 6.5.1. wording with facilities from leading insurers of this specialist insurance.**

### **CORE COVER**

- JCT 6.5.1. insurance protects the employer in respect of their legal liability for expense, liability, loss, claims or proceedings that arise due to non-negligent injury or damage to any property while undertaking a building contract due to collapse, subsidence, heave,

vibration, weakening or removal of support or lowering of ground water

- Property includes the employers own property if this does not constitute the contract works and third party property
- The insurance is required to be arranged in joint names of employer and contractor
- Excludes injury or damage where cover is provided by any other insurance, which is the responsibility of the employer to insure under paragraph C.1 of schedule 3, 'Damage to existing structures and their contents for special perils'

### **TARGET BUSINESS**

- Available to all contracting trades

### **BENEFITS**

- Information required to indicate premium are:
  - Name and address of employer
  - Name and address of contractor
  - Address of contract site
  - Value of contract
  - Details of the nature of the contract
  - Contract period
  - A split in the contract value (Demolition / Ground works / Super-Structure / Fit-out / Landscaping / Car parking)

# focus

Insurance Solutions Provider

## Product Range



### Commercial



### Construction



### Professions

#### Business Combined

Computers

Excess Loss PL/

Products & EL

Health & Safety

Legal Expenses

Manufacturing Premises

Non-Standard Trades

Property Owners

Retail/Shops/Packages

Unoccupied Buildings

#### Building and Allied Trades

Contractors All Risks

Contractors Excess Loss

Public/Products Liability

Contractors Liability

Design and Construct PI

Excess Loss PL/

Products & EL

Group Personal Accident

Hazardous Location

Liability

Health And Safety

High Risk Liability

Jct 6.5.1.

Larger Contractors

Combined

Legal Expenses

Performance Bonds

#### Buildings & Property

Home Workers

Legal Expenses

Office Insurance

Performance Bonds

Personal Accident

Professional Indemnity

Public/Employers Liability

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