

## Overview

# **Package+** Contractors is the ideal product for any business operating in:

Building

• Allied Trades

Civil Engineering

# Typical type and size of client:

- Developed for corporate customers in the UK construction industry with a minimum turnover of £5m
- Generating a minimum premium of £10,000

# Key Covers as Standard:

- Employers Liability
- Public Liability

• Contractors All Risks

# **Distinctive** Coverage:

**Package+** Contractors builds on our core wording and has the ability to include the following distinctive covers responding to the risks a contractor faces today:

- Directors and Officers
- Media Management Crisis Costs
- Legal Expenses
- Employee Fidelity
- Cyber (First and Third Party)
- Computer Breakdown

- · Cancellation of Event
- Abduction and Extortion
- Confiscation and Deprivation
- Contractors Joint Contracts Tribunal
- Design & Construct Professional Indemnity
- Property Damage
- Business Interruption
- Money
- Goods in Transit
- Terrorism
- Product Liability
- Pollution Liability

## **Added Value Services:**

We also provide market leading dedicated support with:

- Integrated 24/7 Data Breach Response Service
- Cyber Security and Data Protection Assessments
- Rehabilitation Services
- Legal Helpline
- IOSH Training and Certification
- Accident Claims Defensibility
- Business Continuity
   Planning Reviews and
   Business Impact Analysis

# Key Benefits:

#### Underwriting

We give you access to our decision makers, skilled and responsive underwriters that understand your clients' business.

#### **Management Services**

Our specialist surveyors help customers to identify, analyse and manage risks economically in order to protect lives, assets, profitability and reputation. All CNA Hardy Construction surveyors have CSCS cards to safely work on construction sites.

#### Claims

Dedicated claims handlers deal with claims from start to finish within strict service standards. A realistic approach to reserving and a pragmatic resolution of claims ensure a quick and fair service for our customers.

### Helplines

Complimentary legal services including Legal Helpline, Employment Advice, Assistance with drafting Commercial Contracts, Assistance with Commercial Disputes and Debt Recovery.

#### **Collateral Warranty**

A free document review service that provides advice in an easy to understand format.

#### Rehabilitation

Support following any workplace injury, includes intervention before a claim has even been made to facilitate an early return to work and minimise the impact to your clients' business.

## **Defensibility Evaluations**

Free 2 hour workshop concluding with informative and practical advice designed to support better claims outcomes.

### **Multinational Capability**

We are able to provide consistent and compliant cover for global operations including overseas Terrorism coverage.

#### **On-line Portal**

Free access to a range of reference and case information to help achieve claims settlements promptly.

### **Client Workshops**

Advice on construction law subjects, helping clients to develop practical skills and techniques to deal with legal issues and keep abreast of emerging trends.

## **Key Contacts:**

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