

Construction



Specialist Commercial Combined



The construction sector has a unique set of insurance risks. Choosing the right type of cover is important to support a well-managed working environment whilst also satisfying regulatory requirements and contract conditions.

Our policies include cover for residential and commercial builders, building completion and finishing trades, electrical contractors, HVAC contractors as well as organisations with in-house design and architectural teams along with those who appoint external consultants.

Target markets

- Residential and commercial builders
- Building completion and finishing trades
- Electrical contractors
- HVAC Contractors

Contractors Combined Cover

- Employers Liability
 - Public/products Liability
 - Professional Indemnity
 - Contractor's All Risks
 - Property Damage
 - Damage to Portable Property
 - Business Interruption
 - Money
 - Transit
 - Legal Expenses Insurance
 - Directors & Officers
 - Entity Defence.
- With meaningful covers available such as Efficacy, Financial Loss, Professional Negligence.

Our wider

Professional Indemnity Combined menu of covers includes:

- Professional Liability
- Public/Products Liability
- Entity defence
- Employers Liability
- Employment law protection
- Executive liability
- Property Damage
- Business interruption
- Money and personal assault
- Damage to portable property
- Fidelity
- Cyber and data risks
- PR Crisis Management

This product is ideal for a wide variety of organisations and contractors operating within the construction sector.

Target	Will Consider	Polite Decline
– General Building & Construction – Builder (Commercial New, PDH New, Alterations & Extensions, General) – Interior Fit-Out & Finishing Trades – Mechanical, Electrical & Technical Services – Electrical Contracting (Domestic/Small Commercial & Large Commercial) – Structural & External Works – Landscaping & Outdoor Services – Specialist & Miscellaneous Trades	– Mechanical & Building Services (HVAC, Plumbing, Gas, Refrigeration) – Electrical, Aerial & Technical Installations – Construction, Structural & Fit-Out Works – Cleaning, Landscaping & External Services – Fire & Surface Treatments	– Construction, Groundworks & Structural Services – Roofing, Cladding, Insulation & Finishes – Mechanical, Electrical, Utility & Technical Services – Cleaning, Blasting & Waste Services – Transport, Plant & Equipment Hire – Environmental, Exterior & Specialist Services

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Policyholder benefits

Policyholders also have access to additional services to help them navigate everyday challenges:

- ✓ Business and legal helpline
- ✓ Business Hub
- ✓ Collateral warranty review
- ✓ Wellbeing helpline
- ✓ Tax and VAT helpline
- ✓ Employment status and IR35 advice
- ✓ Cyber helpline*

*Policyholders must purchase cyber and data risks to access this service.

Depending on the exact details of cover, policyholders can opt in for complimentary access or add required services for an additional cost. Please see the policy documentation for full details and how to access benefits.



Ways to trade

We remain committed to serving our brokers with exceptional service in the way they want to be serviced, and we know a quick decision is vital.

If you're a Markel partner broker, quotations for this product can be accessed via:

Open market

MarkelConstruction@Markel.com

0345 351 2600

Acturis:

Find out more about Markel on Acturis at

insurance.uk.markel.com/acturis

More information

For further information about this solution, visit: [our website](#) or speak to your local [Markel representative](#)

All information accurate at the time of production May 2025.

This document is not a policy document and contains only general descriptions. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

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