

Contractors

For insurance broker use only

Project Contractors All Risks

Project Contractors All Risks insurance is an essential cover for those in the construction industry, providing comprehensive coverage against a range of risks associated with single and specific construction projects in isolation, and up to 30 months in duration (with no renewal). Proposers do not have to be existing Victor clients.

Developed in collaboration with an A rated specialist engineering and technology insurer, Victor's Project Contractors All Risks cover offers policy maximums up to £10 million per construction project (inclusive of any Existing Property coverage required), on a joint named/multi-party basis.

Available covers

Project Contract Works: This cover protects against physical loss or damage to contract works, including materials (incorporating free issue materials and re-used materials), for the entirety of the project including the rectification (maintenance) period.

Additional Coverage Options:
Clients can opt for cover for existing property, owned plant, hired plant, and employee tools and personal effects, public liability, non-negligent damage liability, delay in start up, and pool re terrorism, allowing for a customised insurance solution that meets their specific needs under one policy. Ideal for employer controlled insurance coverage, as well as contractor controlled insurance coverage.

Contract Works

- Extended maintenance
- DE4 defective design basis
- £250,000 offsite storage
- Coverage for Building Information Modelling (BIM) fees and data
- Coverage for BREEAM certification additional costs
- Automatic increases for both VAT omission and contract price increase
- Show homes, including contents (£50,000)
- Coverage for fly tipping at the contract site

Existing Property

- Where required under contract, we can cover the existing property at the contract site, under joint names.

Contractors Plant

- 1 year reinstatement as new cover for owned plant (option for 2 years)
- Coverage for installed security devices
- Coverage for lost keys
- Coverage for AI, AR and VR tools and data at contract site
- Coverage for drones and other remote-controlled equipment and data at contract site
- Coverage for the costs of remedy for solidification of additive manufacturing equipment at contract site
- Coverage for the hire of substitute plant following damage to owned plant
- Coverage whilst temporarily removed to the EU

Public Liability

- We can cover the public liability risk associated with the project on an all party basis, including court attendance costs.

Non-Negligent Damage Liability

- We can cover the damage and defence costs arising from non-negligent damage loss to third party property (collapse, subsidence, heave, vibration, weakening or removal of support, or lowering of ground water).

Delay in Start Up

- We can cover the anticipated financial loss of the commercial operation (or sale) of the enterprise that is being enabled through the contract works.

Pool Re Terrorism

- Coverage for Pool Re based terrorism risk can also be insured (for the physical damage/delay in start up risk).

Additional details

- Guaranteed declaration adjustment additional premium waiving (<25% of original premium)
- Coverage for pollution clean up costs
- Coverage for fire brigade charges
- Coverage whilst on roll on/ roll off ferry

Get started

Send your risk presentation to
contractors@victorinsurance.co.uk

Questions?

contractors@victorinsurance.co.uk
03330 100 300 option 5

This is a marketing communication. The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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