



Construction Project Policy

Our Construction Project Policy is available for construction companies and property owners or developers.

Overview

The policy is for individual construction projects and designed to enable the cover to be tailored to the specific contractual requirements, within a single programme.

The core cover is the Contractors all risks section – single contract.

Optional sections of cover are:

- Existing structures
- Delay in start-up cover
- Public liability (single contract) cover
- Building contracts non-negligent cover (single contract)
- Terrorism

Cover highlights

Contractors all risks section – single contract

- Additional increased cost of working
- Environmental protection cover
- Escalator cover
- Expediting costs cover
- Free materials cover
- Hired in plant cover
- Immobilised plant cover
- Joint named insureds cover (optional)
- Off-site storage cover
- Public relations expenses cover
- Re-drawing plans or documents cover
- Reinstatement of sum insured after loss cover
- 72 hour cover
- Show properties and contents cover
- Speculative development cover
- Sub-contractors cover
- Testing and commissioning cover
- Transit cover
- Own constructional plant and equipment – reinstatement cover for plant less than two years old.

Delay in start-up

- Additional marketing costs cover
- Customers and removers premises cover
- Denial of access (damage) cover
- Expediting costs cover
- Manufacturers and suppliers premises cover
- Professional accountants fees cover
- Temporary buildings, constructional plant and equipment cover
- Utilities cover.

Existing structures

- Perils cover in line with requirements under the contract.

Public liability (single contract) cover

- A “Non accidental” wording, subject to an exclusion for deliberate acts
- Variable limits of indemnity available, up to £10,000,000 dependent on type of risk
- Data protection cover, with a standard limit of £1,000,000 (increased limits may be available)
- Environmental clean-up costs, with a standard limit of £100,000 (increased limits available for most risks up to £1,000,000)
- Manslaughter costs, with a standard limit of £1,000,000 (increased limits can be arranged)
- Safety legislation costs (extended to include new terrorism legislation), with a standard limit of £1,000,000 (increased limits can be arranged)
- Terrorist act cover, with a standard limit of £2,000,000 (increased limits may be available)
- Advertising liability protection for libel/ slander and breach of trademark in respect of any advertising, publicity or articles broadcast in connection with the business, with a standard limit of £250,000
- Accidental release of asbestos cover
- Contingent motor liabilities cover, extended to European Union
- Court attendance costs – £500 per day for any director, partner or employed person
- Cross liabilities including member to member
- Housing Grants cover
- Legionella, subject to precautions condition
- Wider personal liabilities cover.

Building contracts non-negligent cover (single contract)

The BCNN policy provides cover against the perils of:

- Collapse
- Subsidence
- Vibration
- Weakening or removal of support
- Lowering of ground water
- Heave.



Further information

For further details please see the policy wording in the **Construction Project Policy** page on our broker website.

If you have any questions, please get in touch with your usual AXA contact.