

# Contractors' All Risks Insurance



## What is it?

Contractors' All Risks, or Contract Works Insurance, protects you and your business if you are carrying out work on a contract site. This optional policy can be added to your tradesman policy or insured on a standalone basis and insures you against a range of hazards.

## Who needs it?

Contract Works Insurance can be beneficial to any tradesperson who works on a contract site but would include:

- Building contractors
- Electricians
- Plumbers
- Bricklayers
- Plasterers
- Carpenters
- Roofers
- Tilers
- Heating Engineers
- Glaziers
- Landscapers
- Welders

## What does it cover?

Available on an annual or a contract basis, all risks insurance typically covers:

- Contract works – up to the contract price limit
- Own plant, equipment and tools
- Temporary buildings
- Plant, tools and temporary buildings on hire
- Continuing hire charges
- Employees tools and personal effects
- Property being stored for the contract
- Property in Transit

Because the value of the contract will be different for each job, standard policy sums do not apply, but there may be a maximum amount the insurer will pay in the event of a claim. We will discuss with you the amount you need to be insured against on a contract or annual basis.

## What does having Contractors' All Risks Insurance mean to you?

Whilst you are working on a contract, you're responsible when things go wrong. So, if building works get damaged, equipment goes missing or something gets vandalised, you'll be stuck with the bill. Having the correct insurance in place means that you can get on with running your business, without the worry of unwelcome and unexpected expenses.

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