

JCT 6.5.1 Insurance



What is it?

JCT 6.5.1 insurance deals with damage claims to surrounding property that arise as a result of building work that could not have been foreseen, and do not occur as a result of negligence. Damage covered is usually caused by:

- Collapse
- Subsidence
- Heave
- Vibration
- Weakening or removal of support
- Lowering of Groundwater

Who needs it?

JCT 6.5.1 insurance can be requested by councils and party wall surveyors as part of their contract with you. It is an essential insurance for anyone working on a contract that includes structural work, underpinning, piling or excavations and can be, on occasion, a contractual requirement.

What does it cover?

You will be covered for damage to surrounding properties that is out of your control and has not been caused by negligence.

What does having JCT 6.5.1 Insurance mean to you?

Whilst you are working on a contract, you're responsible when things go wrong. Standard insurance will cover most eventualities, but there are some things that you can't control. 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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