

Contractors All Risks

Contractors All Risks insurance is an essential cover for those in the construction industry, providing comprehensive coverage against a range of risks associated with construction projects.

Developed in collaboration with an A rated specialist engineering and technology insurer, Victor's Contractors All Risks cover offers policy maximums up to £10 million per construction project.

Available covers

Contract Works Damage: This cover protects against physical loss or damage to contract works, including materials (incorporating free issue materials and re-used materials), and equipment supporting construction activities.

Additional Coverage Options:

Clients can also opt for cover for owned plant, hired plant, and employee tools and personal effects, allowing for a customised insurance solution that meets their specific needs.

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
- Coverage for fly tipping at the contract site

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

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

Start a quote on Victor for Brokers
www.victorforbrokers.co.uk
or send your risk presentation to
contractors@victorinsurance.co.uk

Questions?

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

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