

Notice to
Policyholders

Allianz Insurance plc www.allianz.co.uk

New Allianz Construction Select Policy

Allianz Insurance plc | Engineering

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are launching a combined insurance product for the construction industry known as Construction Select.

Background

We are delighted to tell you that we have made a number of improvements to our Contractors All Risks Policy. These changes are focused around enhancing the cover provided in a number of areas to ensure you benefit from the wider cover. Where there are any enhancements or possible restriction in cover previously provided, we have made this clear in the comparison table below.

Your Contractors All Risks Policy will be replaced by this new sectional wording, so please refer to your original Policy wording to confirm how the changes affect your Policy cover.

The changes included within the comparison table below are changes that potentially make a material difference to the cover provided. We have also made a number of minor changes to the Policy that simply clarify the cover provided which are not detailed below. These include amending the title of some Extensions, Exclusions and Conditions and rewording some paragraphs to make them easier to read. The comparison table provides information that relates to the general terms and conditions of your policy and then moves on to explain the changes to each individual section.

We would like to stress that if your current Policy carries any non-standard covers which are not included within the new Policy, we will include them in the Schedule attached to your new Policy.

The guidance provided below does not nor is intended to represent the complete terms and conditions of the new Policy wording. Please read this guidance in conjunction with your new Policy wording and Schedule. If you have any questions about the new Policy, please refer these to your Broker.

To download a copy of the new Introduction Section (CS0008), Contract Works Construction Section (NT0001) and Contractors Plant Section (NJ0001) please visit the below link or contact your Broker or Allianz Insurance plc contact to obtain a copy.

<https://www.allianzbroker.co.uk/commercial/large-and-mid-corporate/property-and-casualty/construction-select.html#documentation>

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Comparison table – General Terms and Conditions

Policy reference	Difference from previous wordings	Why has it changed?										
Overall Wording	<p>Each individual original Allianz Engineering Policy has been changed to a Section within the new Construction Select Policy. The individual Policies have changed to the new Sections as follows:</p> <table border="0"> <tr> <td>Original Policy</td> <td>New Construction Select Section</td> </tr> <tr> <td>Contractors All Risks (NT/07)</td> <td>Contract Works Construction (NT0001)</td> </tr> <tr> <td>Erection All Risks (NT/06)</td> <td>Erection All Risks (ND0001)</td> </tr> <tr> <td>Contractors Plant (NJ/02)</td> <td>Contractors Plant (NJ0001)</td> </tr> <tr> <td>Machinery Movement (NT/05)</td> <td>Machinery Movement (NI0001)</td> </tr> </table>	Original Policy	New Construction Select Section	Contractors All Risks (NT/07)	Contract Works Construction (NT0001)	Erection All Risks (NT/06)	Erection All Risks (ND0001)	Contractors Plant (NJ/02)	Contractors Plant (NJ0001)	Machinery Movement (NT/05)	Machinery Movement (NI0001)	As a section within a combined insurance policy there is now the opportunity to access other covers under one Policy.
Original Policy	New Construction Select Section											
Contractors All Risks (NT/07)	Contract Works Construction (NT0001)											
Erection All Risks (NT/06)	Erection All Risks (ND0001)											
Contractors Plant (NJ/02)	Contractors Plant (NJ0001)											
Machinery Movement (NT/05)	Machinery Movement (NI0001)											
Overall Wording	<p>The Construction Select Policy is made up of:</p> <ul style="list-style-type: none"> the Introduction (CS0008), which includes the Policy Definitions, the Insuring Clause, the General Exclusions and General Conditions all of which apply to all Sections of the Policy, the Sections of cover selected by the Insured (as shown in the Schedule), which include the Section Exclusions and Section Conditions applicable to those Sections and the Schedule which includes all additional clauses applied to the Policy. 	As a section within a combined insurance policy there is now the opportunity to access other covers under one Policy.										
Overall Wording	<p>The Construction Select Policy shows an effective time of Midday whilst the expiring original Allianz Engineering Policy has an expiring time of Midnight. We can confirm that Allianz Engineering will honour the time between Midnight and Midday on all cases that are converted and renewed onto the new Construction Select Policy with Allianz Insurance plc.</p>	To ensure consistency with other Allianz Insurance plc products.										
Introduction	<p>Please refer to the Introduction (CS0008) for Construction Select as this contains Policy Definitions, Insuring Clause, General Exclusions and General Conditions, along with details of our complaints procedure, the Financial Services Compensation Scheme, Data Protection Act And how to Notify a Claim. The Introduction also explains the parts of the Policy which form the contract of insurance with Allianz Insurance plc.</p>	As a sectional policy the standard information for all sections has been placed in the introduction of the Policy.										
Policy Definitions	<p>Please refer to both the Policy Definitions now contained within the Introduction (CS0008) and the Definitions within the appropriate Section wording.</p>	As a section within a combined insurance policy there are now some definitions that are general to the whole of the Policy and some that are specific to the Section being covered.										
Policy Definitions	<p>Please note that the following Policy Definitions did not appear in the original individual Allianz Engineering Policies but are referred to within the Construction Select Policy:</p> <p>Excess Period of Insurance Policy Premises Section/Sections Schedule The Insured/You The Insurer/We</p> <p>Please refer to the Introduction for the full definitions.</p>	New policy definitions to ensure clarity.										

Comparison table – General Terms and Conditions continued

Policy reference	Difference from previous wordings	Why has it changed?
General Exclusions	Please refer to both the General Exclusions now contained within the Introduction (CS0008) and the Section Exclusions within the appropriate Section wording.	As a section within a combined insurance policy there are now some exclusions that are general to the whole of the Policy and some that are specific to the Section being covered.
General Exclusions 1. Radioactive Contamination	<p>Paragraph d. of this General Exclusion is additional to the wording under the Radioactive Contamination General Exclusion within the original individual Allianz Engineering Policies. Paragraph d. reads as follows:</p> <p style="padding-left: 40px;">This Policy does not cover loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:</p> <p style="padding-left: 80px;">d. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.</p> <p>Please refer to the Introduction (CS0008) for the full Condition wording.</p>	For consistency throughout the Construction Select Policy.
General Exclusions 2. War	This General Exclusion was originally the first half of paragraph a. of the War and Kindred Risks General Exclusion under the Allianz Engineering Policies. Please refer to Section Exclusions 20. Confiscation Civil Commotion and Similar Risks in the comparison table for the Contract Works Construction Section and Section Exclusions 17. Confiscation Civil Commotion and Similar Risks in the comparison table for the Contractors Plant Section below for further details of changes to the original War and Kindred Risks General Exclusion.	For consistency throughout the Construction Select Policy.
General Exclusions 3. Terrorism	<p>Paragraph b. iii. of the original Terrorism General Exclusion under the Allianz Engineering Policies has been removed from this updated General Exclusion and can now be found as paragraph c. of the Confiscation Civil Commotion and Similar Risks Exclusion under the Section wording.</p> <p>Please refer to Section Exclusions 20. Confiscation Civil Commotion and Similar Risks in the comparison table for the Contract Works Construction Section and Section Exclusions 17. Confiscation Civil Commotion and Similar Risks in the comparison table for the Contractors Plant Section below for further details of the changes.</p>	For consistency throughout the Construction Select Policy.
General Conditions	Please refer to both the General Conditions now contained within the Introduction (CS0008) and the Section Conditions within the appropriate Section wording.	As a section within a combined insurance policy there are now some conditions that are general to the whole of the Policy and some that are specific to the Section being covered.

Comparison table – General Terms and Conditions continued

Policy reference	Difference from previous wordings	Why has it changed?
<p>General Conditions 1. Fair presentation of the Risk</p>	<p>This General Condition has been amended to include paragraph d. which reads as follows:</p> <p>For the purposes of this clause references to:</p> <p>d. premium should be treated as the premium payable for the particular contract of insurance which is subject to this Condition (where there is more than one contract of insurance).</p> <p>Please refer to the Introduction (CS0008) for the full General Condition wording.</p>	<p>To clarify the cover provided.</p>
<p>General Conditions 2. Reasonable Precautions</p>	<p>This General Condition replaces General Condition 5. Reasonable Precautions within the original Allianz Engineering Policies and now reads as follows:</p> <p>The Insured shall take all reasonable precautions to prevent accidents and any injury, loss, destruction or damage and shall take all reasonable steps to observe and comply with statutory or local authority laws, obligations and requirements.</p>	<p>For consistency throughout the Construction Select Policy.</p>
<p>General Conditions 3. Claims</p>	<p>This General Condition replaces Claims Condition 1. Claims Procedures within the original Allianz Engineering Policies. Please refer to the Introduction (CS0008) for the full General Condition wording.</p>	<p>For consistency throughout the Construction Select Policy.</p>
<p>General Conditions 4. Cancellation</p>	<p>This Condition replaces Claims Condition 1. Claims Procedures within the original Allianz Engineering Policies.</p> <p>Please refer to the Introduction (CS0008) for the full Condition wording.</p>	<p>For consistency throughout the Construction Select Policy.</p>
<p>General Conditions 5. Fraud</p>	<p>This General Condition was Claims Condition 3. Fraud within the original Allianz Engineering Policies.</p> <p>Please refer to the Introduction (CS0008) for the full General Condition wording.</p>	<p>To ensure consistency with other Allianz Insurance plc products.</p>
<p>General Conditions 6. Discharge of Liability</p>	<p>This is a new General Condition which reads as follows:</p> <p>The Insurer may at any time pay to the Insured in connection with any claim or series of claims:</p> <p>a. the Limit of Indemnity or b. the Sum Insured or c. a lesser amount for which such claim or claims can be settled after deduction of any sums already paid.</p> <p>Upon such payment the Insurer shall relinquish the conduct and control of and be under no further liability in respect of such claims or claims except for costs and expenses which the Insurer has already agreed to bear which were incurred prior to the date of such payment.</p>	<p>To clarify the cover provided.</p>

Comparison table – General Terms and Conditions continued

Policy reference	Difference from previous wordings	Why has it changed?
General Conditions 9. Rights of Parties	This is a new General Condition which reads as follows: A person or company who was not a party to the Policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of the Policy but this does not affect any right or remedy of a third party which exists or is available apart from such Act.	To clarify the cover provided.
General Conditions 11. Survey and Risk Improvement – Subjectivity Condition	This General Condition replaces General Condition 1. Survey and Risk Improvement – Subjectivity Condition within the original Allianz Engineering Policies and provides further detail on the Insurers rights in the event of an unsatisfactory survey and any change to the Policy as a result is now subject to a £25 administration charge. The reference to risk requirement within this General Condition has also been changed to risk improvement. Please refer to the Introduction (CS0008) for the full General Condition wording.	To clarify the Insurer's rights.

Comparison table – Contract Works Construction Section

Policy reference	Difference from previous wordings	Why has it changed?
Overall Wording	The Contract Works and Employees Effects covers under the original Contractors All Risks Policy have been moved to the Contract Works Construction Section (NT0001) within the Construction Select Policy, whilst the Contractors Plant, Temporary Buildings and Hired In Plant covers have been moved to the Contractors Plant Section (NJ0001) within the Construction Select Policy. Please refer to the Contract Works Construction section of this Comparison Table for details of any changes relating to Contract Works and Employees Effects and to the Contractors Plant section of the Comparison Table for details of any changes relating to Contractors Plant, Temporary Buildings and Hired In Plant.	As a section within a combined insurance policy there is now the opportunity to access other covers under one Policy.
Section Definitions	The following Section Definitions that may have appeared within Extensions Exclusions or Conditions have now been moved to Section Definitions: <ul style="list-style-type: none"> • Nuclear Material • Production Use or Storage of Nuclear Material • Practical Completion Speculative Developments Vitiating Acts • Speculative Developments • Vitiating Acts 	To ensure that all definitions are in the same place.
Section Definitions Additional Cost of Construction	New Section Definition added to clarify the new Cover for Additional Cost of Construction. Section Definition reads as follows: The additional amount by which the cost of Contract Works uncommenced or unbuilt at the date of the loss or damage shall exceed the cost which would have been incurred but for the occurrence of the loss or damage.	To improve and clarify the cover provided.
Section Definitions Premium Adjustment	The Adjustment of Premium General Condition has been moved to become a Section Definition. Please refer to the Contract Works Construction Section (NT0001) for the full Section Definition wording.	To clarify the wording.

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Definitions Business	New Section Definition added and reads as follows: The undertaking of the Contract Works shown in the Schedule.	To clarify the wording.
Section Definitions Commissioning	Section Definition amended so that it no longer excludes processes involving chemical action or reaction. Please refer to the Contract Works Construction Section (NT0001) for the full Section Definition wording.	To improve the wording.
Section Definitions Contract Period	New Section Definition added to explain the period of cover provided for each Contract including in respect of speculative developments. Section Definition reads as follows: The duration of the Contract (excluding the maintenance or defects liability period) or in respect of Speculative Developments the duration of the works to be completed in a single defined phase.	To clarify the wording.
Section Definitions Contract Site	New Section Definition added to clarify extent of cover provided for each Contract Site. The Section Definition reads as follows: a. The single site where the Contract Works will be i. performed and ii. permanently situated when completed and including adjacent thereto or b. where the cover applies to a specific Contract Works project the site address stated in the Schedule including adjacent thereto.	To improve and clarify the wording.
Section Definitions Contract Value	The Section Definition has been updated so reference is now made to the value of works in respect of Speculative Developments. Please refer to the Contract Works Construction Section (NT0001) for the full Section Definition wording.	To clarify the extent of cover provided.
Section Definitions Property Insured	The Section Definition of Insured Property under the original Contractors All Risks Policy has now changed to Property Insured under the Contract Works Construction Section. The Section Definition also no longer includes contractors plant, temporary buildings or hired in plant as these are now covered under the Contractors Plant Section.	For consistency of terminology throughout the Construction Select Policy.
Section Definitions Property Insured 1. Contract Works	The Section Definition of Contract Works under Property Insured within the Contract Works Construction Section now has an additional paragraph i. which reads as follows: Contract Works does not include i. any works where the original Contract Value or Contract Period exceeds the maximum specified in the Schedule. Please refer to the Contract Works Construction Section (NT0001) for the full Section Definition wording.	To clarify the extent of cover provided.
Section Definitions Employees Effects	The Section Definition of Employees Effects has now changed to Employees Tools and Personal Effects.	For consistency of terminology throughout the Construction Select Policy.

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Definitions Employees Tools and Personal Effects	The Section Definition now confirms that any tools or personal effects belonging to the Employee which are insured elsewhere are not included within the Section Definition.	To clarify the extent of cover provided.
Section Definitions Free Issue Materials	The Section Definition now confirms that only free issue materials that have been included in the estimates supplied to the Insurer or declared to the Insurer at the expiry of the Period of Insurance are covered.	To clarify the extent of cover provided.
Section Definitions Overnight	New Section Definition added to tie in with Section Exclusion 10. Overnight and Unattended. Section Definition reads as follows: From 9pm to 6am.	To clarify the extent of cover provided.
Section Definitions Unattended	New Section Definition added to tie in with Section Exclusion 10. Overnight and Unattended. Section Definition reads as follows: Where the Property Insured can be stolen or removed without the immediate intervention of the Insured or Employee.	To clarify the extent of cover provided.
Section Definitions Vicinity	New Section Definition added and reads as follows: Within one mile of the situation of the Property Insured.	To clarify the cover provided.
Cover	Cover references have changed from Cover One, Cover Two etc to A., B. etc.	For consistency throughout the Construction Select Policy.
Cover A. Contract Works	Cover for Transit is now within the Territorial Limits and no longer only to and from the Contract Site. Cover for Transit is provided on the basis that an allocation to an insured Contract or speculative development can be proved.	To clarify and improve the cover provided.
Cover B. Additional Cost of Construction	New Cover provided for the additional amount by which the cost of Contract Works uncommenced or unbuilt at the date of the loss or damage shall exceed the cost which would have been incurred but for the occurrence of the loss or damage solely in relation to the effect of inflation on the cost of materials usage of plant and labour. Cover is subject to limits exclusions and conditions. Please refer to the Contract Works Construction Section (NT0001) for the full wording.	To improve the cover provided.
Cover C. Employees Tools and Personal Effects	Cover has been widened to now provide cover for not only whilst on Contract Site but also anywhere in the Territorial Limits.	To improve the cover provided.
Cover Two Own Plant and Machinery	Cover for Owned Plant and Machinery is now provided for under the Contractors Plant Section.	To provide greater flexibility as a separate section within a combined insurance policy.
Cover Three Hired In Plant	Cover for Hired In Plant is now provided for under the Contractors Plant Section.	To provide greater flexibility as a separate section within a combined insurance policy.
Limit of Liability B. Additional Cost of Construction	This new cover is limited to 10% of the original cost of construction or the maximum Contract Value shown in the Schedule whichever is the lesser. Please refer to the Contract Works Construction Section (NT0001) for the full wording.	To improve the cover provided.

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Extensions	Please note that the order in which the Section Extensions appear has changed. Details of any changes in cover provided by a Section Extension or any additional Section Extensions follow below.	To ensure consistency with other Allianz Insurance plc products.
Section Extensions 2. Breakdown or Explosion	Section Extension is amended to include cover for breakdown or explosion during the maintenance or defects liability period provided that: <ul style="list-style-type: none"> the maintenance or defects liability period does not exceed twelve (12) months from the issue of a certificate of completion or taking over certificate or completion of construction or being taken into use whichever is the earlier it applies to the extent that the Contractor is responsible under the terms of the Contract. 	To clarify the cover provided.
Section Extensions 3. Debris Removal and Protection	Section Extension has been updated to include the cost necessarily and reasonably incurred by the Insured in: <ul style="list-style-type: none"> fencing off repairing or clearing drains sewers service mains gullies manholes and the like and / or dewatering temporary boarding up of windows following breakage of glass. Section Extension also clarifies that the Insurer will not be liable for the cost incurred arising from pollution or contamination of property not insured by this Section. The liability of the Insurer under this Section Extension shall not exceed 10% of the Contract Value.	To improve and clarify cover provided.
Section Extensions 4. European Union	New Section Extension added to provide cover for loss or damage to Contract Works within the member states of the European Union or European Economic Area. Cover is subject to limits exclusions and conditions so please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 5. European Union and Local Authorities Cost	This Section Extension has replaced Cover One – Extension 7. Public Authorities within the Contractors All Risks Policy wording. The Section Extension has been updated to refer to European Union legislation and any requirements of the Insurer to replace an automatic sprinkler installation in accordance with the current LPC Sprinkler Rules or any change in interpretation of existing regulations. Cover is subject to limits exclusions and conditions so please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 6. Expediting Expenses and Temporary Repairs	This Section Extension used to be Cover One – Extension 9. Expediting Expenses within the Contractors All Risks Policy wording and has been widened to include temporary repairs. Please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 8. Joint Names or Multiple Insureds	Paragraph ii. has been updated to read: <ul style="list-style-type: none"> the Insurer agrees to waive all rights of subrogation which they may have or acquire against any insured party except where the rights of subrogation arise from a Vitiating Act in which circumstances the Insurer may enforce such rights notwithstanding the continuing or former status of the vitiating party as the Insured or an insured party. 	To clarify the cover provided.

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Extensions 9. Munitions of War	New Section Extension added to provide cover for loss of or damage to Property Insured from or occasioned by the detonation of munitions of war or parts thereof in or about the site of the Contract Works provided that the presence of such munitions does not result from a state of war current at the time of such loss or damage.	To improve and clarify the level of cover provided.
Section Extensions 10. Offsite Storage	Section Extension has been updated so that there is no longer a time limitation applicable to this Extension.	To improve the level of cover provided.
Section Extensions 12. Plans	Section Extension has been updated to include the cost of computer time necessarily incurred to restore plans drawings and other documents following loss or damage. Section Extension also now provides cover following loss or damage within the Territorial Limits rather than only at contract site.	To improve the level of cover provided.
Section Extensions 14. Roll On Roll Off Ferry	New Section Extension added to provide cover for loss of or damage to Contract Works whilst in transit by roll on / roll off ferry between members States of the European Union and European Economic Area. The liability of the Insurer shall not exceed £150,000.	To improve the level of cover provided.
Section Extensions 15. Show Property Contents	New Section Extension added to provide cover for loss of or damage to the contents contained within show houses or show flats and show offices constructed by the Insured other than under Contract occurring after Practical Completion for a limited period of time. The Insurers liability in respect of the contents of any one show house or show flat or show office shall not exceed £50,000. Cover is subject to limits exclusions and conditions so please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 16. Speculative Building	Section Extension has been updated so that the time limitation is now as follows: <ul style="list-style-type: none"> a. in respect of buildings comprising of flats within a single block <ul style="list-style-type: none"> i. for a period not exceeding 90 days following Practical Completion of the last flat in that single block of flats or ii. on the date that more specific insurance is initiated whichever occurs first b. in respect of other buildings <ul style="list-style-type: none"> i. until the date of sale occupation or handover or ii. for a period not exceeding 90 days following Practical Completion of the last building on the Contract Site whichever occurs first. <p>Nothing in this Section Extension shall be deemed to extend the insurance beyond the date of expiration or non-renewal of the Section or Policy.</p>	To improve the level of cover provided.
Section Extensions 17. Sub-contract Works	This Section Extension has been added to confirm that cover is provided for sub contract works that have been transferred to the responsibility of the Insured acting as the Contractor. Where any certificate of completion issued for this work transfers responsibility to the Insured, Cover A. Contract Works paragraph b. i. will be considered not to apply and so cover under Contract Works Construction will continue. Please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.	To clarify the cover provided.

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
<p>Section Extensions 18. Reduction of Environmental Impact</p>	<p>New Section Extension added to provide cover for the additional cost reasonably incurred by the Insured in replacing Contract Works lost or damaged beyond repair with alternative equipment which performs the same primary functions but reduces the environmental impact of ownership and/or use. The Insurer's total liability shall not exceed the lesser of:</p> <ul style="list-style-type: none"> i. 110% of the cost of replacement had the additional cost not been incurred or ii. the maximum Contract Value shown in the Schedule. <p>Please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.</p>	<p>To improve the level of cover provided.</p>
<p>Section Extensions 19. Marine Insurance</p>	<p>New Section Extension added to provide cover for Property Insured which is also insured under any separate marine cargo insurance which has been effected by or on behalf of the Insured. Cover is subject to limits exclusions and conditions so please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.</p>	<p>To improve the level of cover provided.</p>
<p>Section Exclusions</p>	<p>Please note that the order in which the Section Exclusions appear has changed. Details of any changes in cover provided by a Section Exclusion or any additional Section Exclusions follow below.</p>	<p>To ensure consistency with other Allianz Insurance plc products.</p>
<p>Section Exclusions 1. Contract Conditions</p>	<p>Section Exclusion has been amended to now read as follows:</p> <p>Cover A. Contract Works under this Section does not cover loss or damage for which a party other than the Insured or any other insured party is required to arrange insurance under conditions of contract.</p>	<p>To clarify the cover provided.</p>
<p>Section Exclusions 3. Existing Property</p>	<p>Section Exclusion has been amended to reference property including that being altered or repaired and now reads as follows:</p> <p>Cover A. Contract Works under this Section does not cover loss of or damage to any property including that being altered or repaired forming or which has formed part of any existing structure prior to the commencement of the Contract Works other than materials supplied and delivered for incorporation in the works.</p>	<p>To clarify the extent of cover provided.</p>
<p>Section Exclusions 4. Scratching</p>	<p>Section Exclusion has been amended to now read as follows:</p> <p>Cover A. Contract Works under this Section does not cover the scratching scouring or spoiling of glass painted polished smooth or any other similar finished surfaces unless caused by an identifiable occurrence which is not otherwise excluded by this Section.</p>	<p>To clarify the extent of cover provided.</p>

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
<p>Section Exclusions 10. Overnight and Unattended</p>	<p>New Section Exclusion added as a result of the wider cover now being provided for Employees Tools and Personal Effects anywhere in the Territorial Limits rather than at Contract Site only and reads as follows:</p> <p>Cover C. Employees Tools and Personal Effects under this Section does not cover loss of or damage to Employees Tools and Personal Effects:</p> <ol style="list-style-type: none"> a. overnight b. when Unattended away from the Contract Site unless kept in a <ol style="list-style-type: none"> i. securely locked building or container or ii. vehicle. <p>Provided that while the Employees Tools and Personal Effects are left Unattended in a vehicle:</p> <ol style="list-style-type: none"> 1. the doors of the vehicle are locked and all its windows and other openings are fully closed and properly fastened and 2. they are concealed from view in a locked compartment and 3. any alarm system fitted to the vehicle is activated. 	<p>To clarify extent of cover provided.</p>
<p>Section Exclusions 11. Scratching</p>	<p>Section Exclusion has been amended in respect of Employees Effects to now read as follows:</p> <p>Cover C. Employees Tools and Personal Effects under this Section does not cover the scratching scouring or spoiling of glass painted polished smooth or similar finished surfaces unless accompanied by loss of or damage to other parts or portions of the Property Insured for which the Insurer has admitted liability under this Section.</p>	<p>To clarify the extent of cover provided.</p>
<p>Section Exclusions 15. Excess</p>	<p>Section Exclusion confirms that all claims under this Contract Works Construction Section and the Contractors Plant Section arising from one occurrence of loss or damage shall be adjusted as one claim and from that claim there will be deducted the sum stated in the Schedule as the Excess.</p> <p>The Section Exclusion also confirms that in the event of loss or damage occurring under this Section or under both this Section and the Contractors Plant Section arising from one occurrence of loss or damage whereby more than one amount is shown in the Schedule as the Excess the Insured may at their option have the Excess applied</p> <ol style="list-style-type: none"> i. separately to each defined category of Property Insured or ii. as the single highest applicable Excess <p>The Section Exclusion continues to clarify that any Excess shown in the Schedule for Employees Tools and Personal Effects shall apply separately in all cases.</p>	<p>Exclusion has been updated to accommodate the Contractors Plant being separated out onto its own Section and to clarify the application of the excess.</p>
<p>Section Exclusions 19. Multiple Lifting Operations</p>	<p>Section Exclusion has been updated so that cover is now provided for damage to Property Insured arising out of any lifting or lowering operation in which a load is shared by two machines provided that</p> <ol style="list-style-type: none"> a. the load on the hook does not exceed 150 tonnes and b. the operations are carried out in accordance with British Standard Code of Practice For Safe Use of Cranes – BS7121 or ISO 1240-1 Cranes – Safe Use – General including any subsequent amendments or revisions and c. the machines used are cranes as designated by BS7121 and its supporting parts. 	<p>To improve the level of cover provided.</p>

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
<p>Section Exclusions 20. Confiscation Civil Commotion and Similar Risks</p>	<p>This Section Exclusion was originally part of paragraph a. and all of paragraph b. of the War and Kindred Risks General Exclusion under the Contractors All Risks Policy. The first half of paragraph a. can now be found under General Exclusions 2. War within the Introduction section.</p> <p>Paragraph c. of this Exclusion was originally paragraph b. iii of the Terrorism General Exclusion under the Contractors All Risks Policy. This paragraph has been updated to read as follows:</p> <p>This Section does not cover loss damage cost or legal liability consisting of or in consequence of:</p> <ul style="list-style-type: none"> c. loss destruction or damage in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of riot civil commotion and (except in respect of damage by fire and explosion) strikers locked out workers persons taking part in labour disturbances or malicious persons. <p>Please refer to the Contract Works Construction Section (NT0001) for the full Section Extension wording.</p>	<p>For consistency throughout the Construction Select Policy.</p>
<p>Section Conditions</p>	<p>Please note that the order in which the Section Conditions appear has changed. Details of any changes in a Section Condition or any additional Section Conditions follow below.</p>	<p>To ensure consistency with other Allianz Insurance plc products.</p>
<p>Section Conditions 1. Consecutive Damage</p>	<p>This Section Condition is updated to now include earthquake subsidence or collapse and also now states the following:</p> <p>The commencement of any such 72 hour period shall be decided at the option of the Insured it being agreed that there will be no overlapping of any 2 or more such periods and provided no period commences earlier than the date and time of the happening of the first recorded individual loss or damage.</p>	<p>To improve the level of cover provided.</p>
<p>Section Conditions 2. Contract Price Condition</p>	<p>This Section Condition is added to clarify that the Insurer has no liability under this Section where the Contract Value exceeds the maximum Contract Value shown in the Schedule at the time of the loss or damage.</p>	<p>To clarify the extent of cover provided.</p>
<p>Section Conditions 3. Declarations</p>	<p>This Section Condition has been updated to state that the premium is based on estimates given by the Insured and will be adjusted on declaration. It has also been updated to clarify that declarations to the Insurer should include:</p> <ul style="list-style-type: none"> a. the value of any Free Issue Materials provided to the Contractor for incorporation in the Contract Works b. professional fees incurred in the design and construction of the Contract Works c. Value Added Tax which is not recoverable by the Insured. <p>The declaration must now also be within two (2) months following expiry of the Period of Insurance.</p> <p>Please refer to the Contract Works Construction Section (NT0001) for the full Section Conditions wording.</p>	<p>To clarify the level of information required within a declaration and to bring consistency with other Sections.</p>

Comparison table – Contract Works Construction Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Conditions 5. Observation of Section Terms	This Section Condition has been updated to read as follows: The liability of the Insurer will be conditional on the Insured complying and as appropriate any other insured parties entitled to indemnity complying as though they were the Insured with the terms provisions exclusions limits and conditions of this Section and Policy in so far as they can apply.	To clarify the extent of the Condition.
Section Conditions 7. Right to Survey	This Section Condition is paragraph a. from the original General Condition 1. Survey and Risk Improvement – Subjectivity Condition under the Contractors All Risks Policy. Please refer to the notes regarding General Condition 11. Survey and Risk Improvement – Subjectivity Condition (found in the General Terms and Conditions section) for details of any further changes to the original Survey and Risk Improvement – Subjectivity Condition.	The Condition has been separated between a condition under the Section and a General Condition within the Introduction.
Section Conditions 8. Joint Code of Practice	This Section Condition has been updated to refer to the Ninth Edition of The Joint Code of Practice for the Protection from Fire of Construction Sites and Buildings Undergoing Renovation.	To bring the Condition up to date.
Section Claims Conditions	Section Claims Conditions under this Contract Works Construction Section were previously referred to as Claims Conditions under each individual Allianz Engineering Policy wording. The order in which the conditions appear has also changed.	To ensure consistency with other Allianz Insurance plc products.
Section Claims Conditions 1. Additional Claims Requirements	This Section Claims Condition used to be Claims Condition 1. Claims Procedures within the Contractors All Risks Policy and has been amended to include the following additional requirement: In the event of any occurrence giving rise or likely to give rise to a claim under this Section it is a condition precedent to the liability of the Insurer that the Insured shall: a. permit inspection by the representatives of the Insurer of any damaged or defective parts of Property Insured. The Insurer will not pay for any claim unless the terms of this condition have been complied with. Please refer to the Contract Works Construction Section (NT0001) for the full Section Claims Condition wording.	To allow damaged or defective parts of the Property Insured to be inspected by the Insurers following a loss.
Section Claims Conditions 2. Claims Arbitration	This Section Claims Condition was Claims Condition 6. Arbitration within the original Contractors All Risks wording. Only the title has changed.	Title change for clarity.
Section Claims Conditions 5. Other Insurances	This Section Claims Condition has been amended to also refer to any other policy effected by the Insured or on the Insured's behalf. Please refer to the Contract Works Construction Section (NT0001) for the full Section Claims Condition wording.	To clarify the Condition.

Comparison table – Contractors Plant Section

Policy reference	Difference from previous wordings	Why has it changed?
Overall Wording	<p>The Contractors Plant, Temporary Buildings and Hired In Plant covers under the original Contractors All Risks Policy have been moved to the Contractors Plant Section (NJ0001) within the Construction Select Policy.</p> <p>Details of any changes relating to Contractors Plant, Temporary Buildings and Hired In Plant follow.</p>	As a section within a combined insurance policy there is now the opportunity to access other covers under one Policy.
Section Definitions Premium Adjustment	<p>The Adjustment of Premium General Condition has been moved to become a Section Definition.</p> <p>Please refer to the Contractors Plant Section (NJ0001) for the full Section Definition wording.</p>	To clarify the wording.
Section Definitions CESAR Scheme	<p>New Section Definition added to tie in with the new Section Extension 14. Excess (Security Discounted). The new Section Definition reads as follows:</p> <p>The Construction Equipment Security And Registration Scheme.</p>	To improve the cover provided.
Section Definitions Electro Mechanical Immobiliser	<p>New Section Definition added to tie in with the new Section Extension 14. Excess (Security Discounted). The new Section Definition reads as follows:</p> <p>A Thatcham approved and certified device for immobilising the Property Insured by both electronic and mechanical (fuel and/or hydraulic systems) means.</p>	To improve the cover provided.
Section Definitions Property Insured	<p>The Section Definition of Insured Property under the original Contractors All Risks Policy has now changed to Property Insured under the Contractors Plant Section.</p> <p>The Section Definition also no longer includes Contract Works, Temporary Works, Free Issue Materials or Employees Effects as these are now covered under the Contract Works Construction Section.</p>	For consistency of terminology throughout the Construction Select Policy.
Section Definitions Temporary Buildings	<p>The Section Definition has been amended to now include reference to the temporary accommodation being taken to the site for the purpose of site accommodation.</p> <p>Please refer to the Contractors Plant Section (NJ0001) for the full Section Definition wording.</p>	To clarify the cover provided.
Section Definitions Property Insured – 3. Other Plant and Machinery	<p>New Section Definition added and reads as follows:</p> <p>Plant and machinery (other than Constructional Plant or Temporary Buildings) belonging to the Insured or for which the Insured is responsible under a hire purchase or lease agreement and specifically described in the Schedule.</p>	To clarify the cover provided.
Section Definitions Principal	<p>New Section Definition added to tie in with the new Section Extension 4. Indemnity to Principal and reads as follows:</p> <p>Any party (other than a director partner or employee of the Insured) on whose behalf the Insured is undertaking work in the course of their Business.</p>	To improve the level of cover provided.
Section Definitions Reinstatement	<p>New Section Definition added to tie in with the improved basis of settlement offered within the Limit of Liability.</p> <p>Please refer to the Contractors Plant Section (NJ0001) for the full Section Definition wording.</p>	To improve the cover provided.
Section Definitions Thatcham 5 Star Rating System	<p>New Section Definition added to tie in with the new Section Extension 14. Excess (Security Discounted).</p> <p>Please refer to the Contractors Plant Section (NJ0001) for the full Section Definition wording.</p>	To improve the cover provided.

Comparison table – Contractors Plant Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Definitions Vicinity	New Section Definition added and reads as follows: Within one mile of the situation of the Property Insured.	To clarify the cover provided.
Cover	Cover references have changed from Cover One, Cover Two etc to A, B, etc.	For consistency throughout the Construction Select Policy.
Cover A. Owned Plant and Machinery	The cover has been amended to also refer to The Scottish Plant Owners Association Model Conditions.	To clarify the cover provided.
Cover B. Hired In Plant	The cover has been amended to remove the proviso relating to the liability of the Insurers being no more than the liability which would be incurred under the Model Conditions for the hiring of Plant approved by The Construction Plant-hire Association.	To improve the level of cover provided.
Limit of Liability A. Owned Plant and Machinery	The Limit of Liability has been amended to provide settlement on a Reinstatement basis where the Property Insured's date of purchase as new was less than twenty four (24) months prior to the loss or damage. Please refer to the Contractors Plant Section (NJ0001) for the full Limit of Liability wording including any terms and conditions.	To improve the level of cover provided.
Section Extensions	Please note that the order in which the Section Extensions appear has changed. Details of any changes in cover provided by a Section Extension or any additional Section Extensions follow below.	To ensure consistency with other Allianz Insurance plc products.
Section Extensions 1. Damage to Security Devices	The liability of the Insurer within this Section Extension has been increased from £1,000 to £2,500. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 2. Loss of Keys	The liability of the Insurer within this Section Extension has been increased from £1,000 to £2,500. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 3. Repair Cost Investigation	The liability of the Insurer within this Section Extension has been widened so that the liability of the Insurer is no longer restricted to any one Period of Insurance. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 4. Indemnity to Principal	New Section Extension added to provide cover to any Principal as required under contract between the Principal and the Insured. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 8. Additional Cost (Supplementary Expenses)	This Section Extension has been amended to clarify that written agreement of the Insurer is to be obtained. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To clarify the cover provided.
Section Extensions 9. CPA Contract Lift Cover	New Section Extension added to provide cover for both Property Insured and Contract Goods for which the Insured is liable under Construction Plant-hire Association Contract Lift Conditions. Cover is subject to limits, exclusions and conditions so please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.

Comparison table – Contractors Plant Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Extensions 10. Protection and Removal	New Section Extension added to provide cover for the costs of protection and removal of Property Insured following loss or damage. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 11. European Union	New Extension added to provide cover for loss or damage to Property Insured within the member states of the European Union or European Economic Area. Cover is subject to limits exclusions and conditions. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 12. Roll On Roll Off Ferry	New Extension added to provide cover for loss of or damage to Property Insured whilst in transit by roll on / roll off ferry between members States of the European Union and European Economic Area. The liability of the Insurer shall not exceed £150,000. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve and clarify the level of cover provided.
Section Extensions 13. Munitions of War	New Extension added to provide cover for loss of or damage to Property Insured from or occasioned by the detonation of munitions of war or parts thereof in or about the site of the Contract Works provided that the presence of such munitions does not result from a state of war current at the time of such loss or damage.	To improve the level of cover provided.
Section Extensions 14. Excess (Security Discounted)	New Section Extension added providing either a 50% reduction or a waiver of the Excess if any stolen Property Insured has certain categories of the Thatcham 5 Star Rating System. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Extensions 15. Signwriting and Livery	New Section Extension added to provide cover for the cost of restoring any signwriting advertising signs and artwork following loss or damage to Property Insured. The liability of the Insurer shall not exceed £5,000. Please refer to the Contractors Plant Section (NJ0001) for the full Section Extension wording.	To improve the level of cover provided.
Section Exclusions	Please note that the order in which the Section Exclusions appear has changed. Details of any changes in cover provided by a Section Exclusion or any additional Section Exclusions follow below.	To ensure consistency with other Allianz Insurance plc products.

Comparison table – Contractors Plant Section continued

Policy reference	Difference from previous wordings	Why has it changed?
<p>Section Exclusions 5. Excess</p>	<p>Section Exclusion confirms that all claims under this Contractors Plant Section and the Contract Works Construction Section arising from one occurrence of loss or damage shall be adjusted as one claim and from that claim there will be deducted the sum stated in the Schedule as the Excess.</p> <p>The Section Exclusion also confirms that in the event of loss or damage occurring under this Section or under both this Section and the Contract Works Construction Section arising from one occurrence of loss or damage whereby more than one amount is shown in the Schedule as the Excess the Insured may at their option have the Excess applied:</p> <ul style="list-style-type: none"> i. separately to each defined category of Property Insured or ii. as the single highest applicable Excess. <p>The Section Exclusion continues to clarify that any Excess shown in the Schedule for Employees Tools and Personal Effects shall apply separately in all cases.</p>	<p>Exclusion has been updated to accommodate the Contractors Plant being separated out onto its own Section and to clarify the application of the excess.</p>
<p>Section Exclusions 8. Scratching</p>	<p>Section Exclusion has been amended to now read as follows:</p> <p>This Section does not cover loss damage cost or legal liability consisting of or in consequence of the scratching scouring or spoiling of glass painted polished smooth or similar finished surfaces unless accompanied by loss of or damage to other parts or portions of the Property Insured for which the Insurer has admitted liability under this Section.</p>	<p>To clarify the extent of cover provided.</p>
<p>Section Exclusions 11. Multiple Lifting Operations</p>	<p>Section Exclusion has been updated so that cover is now provided for damage to Property Insured arising out of any lifting or lowering operation in which a load is shared by two machines provided that:</p> <ul style="list-style-type: none"> a. the load on the hook does not exceed 150 tonnes and b. the operations are carried out in accordance with British Standard Code of Practice For Safe Use of Cranes – BS7121 or ISO 1240-1 Cranes – Safe Use – General including any subsequent amendments or revisions and c. the machines used are cranes as designated by BS7121 and its supporting parts. 	<p>To improve the level of cover provided.</p>
<p>Section Exclusions 17. Confiscation Civil Commotion and Similar Risks</p>	<p>This Section Exclusion was originally part of paragraph a. and all of paragraph b. of the War and Kindred Risks General Exclusion under the Contractors All Risks Policy. The first half of paragraph a. can now be found under General Exclusions 2. War within the Introduction section.</p> <p>Paragraph c. of this Section Exclusion was originally paragraph b iii of the Terrorism General Exclusion under the Contractors All Risks Policy. This paragraph has been updated to read as follows:</p> <p>This Section does not cover</p> <ul style="list-style-type: none"> c. loss destruction or damage in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of riot civil commotion and (except in respect of damage by fire and explosion) strikers locked out workers persons taking part in labour disturbances or malicious persons. <p>Please refer to the Contractors Plant Section (NJ0001) for the full Section Exclusions wording.</p>	<p>For consistency throughout the Construction Select Policy.</p>

Comparison table – Contractors Plant Section continued

Policy reference	Difference from previous wordings	Why has it changed?
Section Conditions	Please note that the order in which the Section Conditions appear has changed. Details of any changes in a Section Condition or any additional Section Conditions follow below.	To ensure consistency with other Allianz Insurance plc products.
Section Conditions 1. Right to Survey	This Condition is paragraph a. from the original General Condition 1. Survey and Risk Improvement – Subjectivity Condition under the Contractors All Risks Policy. Please refer to the notes regarding General Condition 11. Survey and Risk Improvement – Subjectivity Condition (found in the General Terms and Conditions section) for details of any further changes to the original Survey and Risk Improvement – Subjectivity Condition.	The Condition has been separated between a condition under the Section and a General Condition within the Introduction.
Section Conditions 3. Declarations	This Section Condition has been updated to state that the premium is based on estimates given by the Insured and will be adjusted on declaration. Declarations must now be within two (2) months following expiry of the Period of Insurance. Please refer to the Contractors Plant Section (NJ0001) for the full Section Claims Condition wording.	To bring consistency with other Sections.
Section Claims Conditions	Section Claims Conditions under this Contractors Plant Section were previously referred to as Claims Conditions under each individual Allianz Engineering Policy wording. The order in which the conditions appear has also changed.	To ensure consistency with other Allianz Insurance plc products.
Section Claims Conditions 1. Additional Claims Requirements	This Section Claims Condition used to be Claims Condition 1. Claims Procedures within the Contractors All Risks Policy and has been amended to include the following additional requirement: In the event of any occurrence giving rise or likely to give rise to a claim under this Section it is a condition precedent to the liability of the Insurer that the Insured shall b. permit inspection by the representatives of the Insurer of any damaged or defective parts of Property Insured The Insurer will not pay for any claim unless the terms of this condition have been complied with. Please refer to the Contractors Plant Section (NJ0001) for the full Section Claims Condition wording.	To allow damaged or defective parts of the Property Insured to be inspected by the Insurers following a loss.
Section Claims Conditions 3. Other Insurances	This Section Claims Condition has been amended to refer to any other policy effected by the Insured or on the Insured's behalf and now reads as follows: The Insurer will not indemnify the Insured in respect of loss damage or liability which is insured by or would but for the existence of this Section be insured by any other policy effected by the Insured or on the Insured's behalf except in respect of any excess beyond the amount payable under the other policy or which would have been payable under the other policy had this insurance not been effected.	To clarify the Condition.
Section Claims Conditions 5. Claims Arbitration	This Section Claims Condition was Claims Condition 6. Arbitration within the original Contractors All Risks wording. Only the title has changed.	Title change for clarity.

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