

CIVIL ENGINEERING

trade guide

From providing clean water to our houses to constructing buildings, roads and railways, we all rely on the work of civil engineers every day. Loss or damage to the contract works or plant and machinery can result in unexpected and costly repair bills.



CONTRACTORS ALL RISKS

Within civil engineering, the construction of buildings or civil works presents a potential risk of loss or damage. Our Contractors All Risks policy can protect both the contractor and the employer against the cost of this and includes cover for:

- Damage to permanent or temporary works, on site or in transit
- Owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- Professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.

ERECTION ALL RISKS

Within civil engineering, various items of machinery and equipment will be required and their effective installation will be relied upon. Our policy covers:

- Damage to permanent or temporary works, on site and in transit
- Owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- Breakdown of new machinery during testing or commissioning.

This cover can be written on an annual or single contract basis as required.

CONTRACTORS PLANT

Owned and hired in constructional plant is essential for civil engineering works and can be susceptible to losses from a wide range of causes. Our policy covers:

- Owned and hired in machinery and temporary buildings
- Legal liability for continuing hire charges as a result of loss or damage

- Legal liability for loss or damage (including breakdown) to hired in plant
- Recovery of immobilised plant and the loss of keys.

COMPUTER

Computers are often used for data processing, payroll, document production and account management, making them an integral part of business activity. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- Full theft cover without forcible entry requirement
- Full breakdown or derangement cover on personal and portable computers
- Cover for loss or damage to computer media
- Additional expenditure cover.

INSPECTION SERVICES

Examples of items we inspect:

- Excavators
- Mobile cranes
- Manual cranes.

SPECIAL SERVICES

Special Services which may be applicable:

- **Lifting** – inspection and consultancy services in support of the Lifting Operations and Lifting Equipment Regulations (LOLER) 1998
- **Health and safety** – bespoke services to assist with regulatory compliance
- Training sessions delivered at clients' premises.