

GENERAL CONTRACTORS

trade guide

From roofers to shop fitters, there are many different types of contractors who carry out both permanent and temporary construction works which are at risk from loss or damage. Their significant reliance on tools and machinery means it is imperative contractors have the right cover in place for when things go wrong.



CONTRACTORS ALL RISKS

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our policy covers:

- 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.

CONTRACTORS PLANT

All building trades will depend on owned or hired in constructional plant which is 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 invoicing, payroll, document production and scheduling jobs, 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:

- Fork lift trucks
- Loading shovels
- 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.