

HOUSING TRUSTS AND ASSOCIATIONS

trade guide

Under increasing pressure to build more new homes, housing trusts and associations should prepare for the risks they face, so if things do go wrong, the effect is minimal. Our covers will help cover loss or damage caused and help the organisation get back on track when problems arise.



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.

COMPUTER

Computers could be used for data processing, communications, payroll, management information and personnel data, making them vital to the successful running of a housing organisation. 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
- For loss or damage to computer media
- Additional expenditure cover.

ALL MACHINERY

Reliance on building plant and equipment, such as lifts and air conditioning equipment, can leave housing associations vulnerable to interruption when breakdown occurs. Our All Machinery policy is designed to cover:

- Damage to machinery caused by sudden and unforeseen events

- Damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- Damage due to operator error
- Breakdown of machinery.

Most losses are settled on a new for old replacement basis.

CONSTRUCTION PROJECT ALL RISKS

When an extension is being built or work is being carried out on existing buildings, our policy will meet contractual obligations whilst protecting the investment and any constructional plant that is owned or hired. As well as the cover provided under our Contractor All Risks Policy our project policy can also cover:

- Public liability in the name of the employer and other parties
- Delay in the commercial operation of the enterprise
- Damage to neighbouring property arising from the works.

INSPECTION SERVICES

Examples of items we inspect:

- Window cleaning equipment
- Passenger lifts
- Electrical wiring.

SPECIAL SERVICES

Special Services which may be applicable:

- **Health and safety** – bespoke services to assist with regulatory compliance
- **Energy services** – helping businesses reduce future energy usage.