

PROPERTY DEVELOPERS

trade guide

Developing property often involves working to strict timescales and relying on various items of plant and machinery. From large cranes to small diggers, the breakdown of such equipment can result in costly repair bills and significant interruption to building plans. Our suitable Allianz Engineering, Construction & Power products include:



CONTRACTORS ALL RISKS

When building new properties or renovating existing properties, there is a risk of loss or damage. Our Contractors All Risks policy offers extensive protection for permanent and temporary construction works, and covers the contractor or employer. Our policy 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.

CONTRACTORS PLANT

Used for design, construction and maintenance, owned and hired constructional plant is essential for property developers 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.

COMPUTER

Reliance on computers for data processing, communications, legal matters and document management makes them essential for property developers to successfully run their business. 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:

- Electrical wiring
- Loading shovels
- Fork lift trucks.

SPECIAL SERVICES

Special Services which may be applicable:

- **Electrical** – a variety of fixed wiring solutions
- **Fire services** – helping businesses understand and comply with legal requirements and obligations
- **Health and safety** – bespoke services to assist with regulatory compliance.