For Intermediary Use
This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording or proposition brochure for further details.
CONSTRUCTION SELECT
OUR PROPOSITION

Regardless of whether your construction customers work on large scale engineering projects, new builds or renovations, an incident on-site can put their project at risk. With Construction Select in place we can help prevent such setbacks.

We’ve been writing construction insurance for decades. Using our expertise, we’ve developed a proposition that caters for the needs of medium to large construction companies. Our flexible policy allows your customers to select and purchase only the cover they need.
OUR UNIQUE MODULAR PRODUCT

We’re committed to providing solutions that address market challenges and trends. Catering for medium to large construction companies, Construction Select provides flexible insurance with all the key engineering, property, liability and speciality covers all under one policy.
Our Construction Select insurance offers a wide range of cover and is supported by our construction specialists within underwriting and claims, as well as our experts in risk management, plant and machinery inspection and health and safety regulations.

This means, we can provide your customers with risk management guidance, training and access to additional services that will help to protect both their employees as well as their assets.

**Appetite**

Recognising the diversity of the construction industry, our proposition is designed to accommodate a wide range of businesses and trades including:

**Builders** – both domestic and commercial, whether pure construction or alteration, maintenance, redevelopment or refurbishment and encompassing traditional and modern methods of design and installation.

**Civil Engineering** – from site preparation and simple ground works to utilities, transport infrastructure and structural engineering works.

**Building Completing and Finishing Trades** – such as bricklayers, plasterers, tilers, carpenters, shop fitters, electricians, heating, ventilation and air conditioning specialists.

**KEY COVERS, LIMITS & OPTIONS**

The information listed summarises the key covers, limits and options available, for full details please refer to our policy wording. Your customers can select cover from the following sections:

**Contractor’s Employer’s Liability**

- We offer flexible liability limits up to £25m

**Contractor’s Public Liability**

Key features include:

- Standard limit of indemnity of £5m with higher limits available on request
- Cover for breach of the Corporate Manslaughter and Homicide Act - £5m limit of indemnity
- Pollution clean-up costs - £1m limit of indemnity
- Public relations expenses - £10k any one occurrence, £25k limit of indemnity
- Financial loss cover increased to £50k
- Legionellosis liability included - £1m limit of indemnity
- Optional Part Products Extension.
Contract Works Construction

Key features include:

- Limits and contract descriptions tailored to your customer’s requirements
- Up to £250k for works/materials stored off-site anywhere in the UK
- Speculative building extension, up to 90 days after the completion of all work on-site
- Marine 50/50, provides cover for damaged materials delivered where it cannot be determined where the damage occurred. We will split the liability with the Marine Cargo cover (subject to Marine Cargo cover being in place)
- Cover provided within member states of the EU or EEA up to £250k or 25% of the maximum contract value and for a period up to 180 days.

Contractors Plant

Key features include:

- All risks cover for owned and hired-in plant anywhere in the UK
- Employees tools and personal effects on-site or anywhere in the UK
- Cover provided on a reinstatement basis for owned plant and machinery up to 24 months old
- CPA extension, covering goods whilst being lifted by a contractor - up to £25k
- Cost of signwriting, advertising, advertising or artwork following damage to plant
- Cover provided within member states of the EU or EEA up to £150k or 25% of the limit of liability and for a period up to 180 days.

Contractors JCT 6.5.1

Key features include:

- Protection against employer’s liability for loss or proceedings that arise due to non-negligent damage to property (other than contract works) while undertaking a building contract, due to collapse and subsidence amongst other named perils
- We can provide a 28 day hold cover facility on request.

RISING COSTS OF MATERIALS

A survey conducted by The Construction Products Association (CPA) in January 2017 found that the construction industry is now facing the strongest rate of inflation since August 2008. In addition, the weak British Pound has pushed up the price of material costs to their highest in five years - these costs could potentially increase as a result of Brexit.

Our Additional Costs of Construction cover protects against unforeseen cost escalation which may affect uncompleted portions of the contract following damage.

In addition to the above, the following additional sections are available:

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Revenue Protection

- Business Interruption.
COMPLETE CONTRACTOR

Catering for needs of construction businesses with a up to nine employees. Our Complete Contractor product is available as part of our e-traded SME portfolio, via QuoteSME.
Electronic Equipment
We can provide protection for more complex electronic equipment, such as specialist surveying, security/surveillance and handheld/mobile electronic devices. Our cover is specifically designed to meet the needs of both owners and hirers of electronic equipment.

Fleet
Designed to give construction businesses total protection and control over their fleet operations.

Computer
Covers the cost of repair or replacement following damage or corruption as a result of operator error, faulty workmanship and breakdown and corruption as a result of a cyber-attack.

All Machinery
Provides cover for the cost of repair or replacement of machinery, such as forklift trucks or handling equipment in the event of a breakdown or some other form of loss or damage.

Machinery Business Interruption
Provides protection against financial losses arising from interruption with the business caused by sudden and unforeseen damage to machinery.

Excess of Loss
We can write excess layers up to £50m for Employers’ Liability, Public and Products Liability, standalone Public Liability and JCT 6.5.1.

Construction Projects All Risks
We can provide extensive cover for contractors undertaking short-term projects, providing both contract works and liability covers for single contract construction projects.
FROM THE WIDER ALLIANZ GROUP

Bonding (Euler Hermes)*
Euler Hermes assumes liability for your customer in the event that a contractor defaults, usually as a result of insolvency. Your customer will be able to recover the necessary additional costs that they incur from Euler Hermes up to the level of the bond. Euler Hermes has a range of bonds available for the construction sector.

International Programmes
(Allianz Global Corporate & Specialty)**
Allianz Global Corporate & Specialty offers protection for large scale projects or companies with a global reach via its network of more than 160 locations.

* This cover is available via Euler Hermes, a sister company of Allianz Insurance plc.
** This cover is available via Allianz Global Corporate & Specialty, a sister company of Allianz Insurance plc. Please contact your local Allianz representative for a quote. Full terms and conditions apply.
Our in-house specialist risk and engineering inspection surveyors span the entire country, so no matter where your customer is based, we’re on hand to offer advice on risk management, health and safety and plant maintenance, as well as site security.

**Plant and Machinery Inspection Services**
With over 570 in-house engineer surveyors, we can provide your construction customers with expert on-site advice and guidance on the regulatory framework which their key plant and machinery is being inspected on.

In addition, we offer periodical statutory inspections of plant or machinery at any site in the UK including inspections of:

- Excavators and loading shovels
- Forklift and pallet trucks
- Lorry mounted and mobile cranes
- Lifting appliances and machines
- A wide range of pressure plant items including air receivers, blowdown vessels, hot water boilers, refrigeration and air conditioning plant.

**Allianz Specialist Inspection Services**
We also offer bespoke inspections to meet your construction customer’s individual needs, such as one-off inspections for a niche item of plant, assessments of heating and air conditioning systems, as well as providing advice on reducing energy consumption.

In addition, we can provide training for your customer’s staff in relation to the Health and Safety at Work Act and the Lifting Operations and Lifting Equipment Regulations (LOLER) 1998.

**Other services include:**
- Electrical wiring and portable appliance testing to help with compliance with the Electricity at Work Regulations
- Lift consultancy - inspection during the construction phase of lift installations
- Non-destructive testing - used to support inspection of pressure plant; boilers, vessels and pipework as well as lifting plant.

**Construction Site Surveys**
Our in-house NEBOSH qualified risk surveyors can visit your customer’s site spending time with them reviewing their health and safety and work permit documentation. Their pragmatic free risk management advice will help your customers to be compliant and operate their businesses more effectively. Our surveys will focus on Health and Safety Executive requirements, such as working at height, asbestos, housekeeping and occupational health. Providing your customers with a position of strength, helping them to minimise costs and protect their reputation.

In addition, to help you secure large new business we can provide pre-cover construction surveys.

The Health and Safety Executive has reported a 23% rise in the number of construction fatalities in 2014/15, with a total of 144 worker deaths, the highest of any industry sector in the UK.

Some experts within the industry have attributed this rise to the urgency to combat the housing shortage along with a lack of experienced and skilled employees.¹
PLANT AND MACHINERY MAINTENANCE

Uncertain economic conditions have meant that many contractors aren’t replacing plant and machinery as frequently, and therefore tending to use older equipment for longer. This has meant that inspection and maintenance programmes are essential for both safety and efficiency.
MODERN METHODS OF CONSTRUCTION (MMC)

MMC is the term used to describe the use of off-site construction techniques, such as mass factory built panels or pre-assembled materials.

The government has long given MMC its backing and because of the need to cut the country’s housing shortage, there will be a continued drive for construction companies to exploit the ease and speed that MMC offers.

The risk management of MMC varies from traditional building methods as a lack of familiarity with new materials and assembly techniques can increase exposure to and from defective workmanship.
Our dedicated construction section on our risk management website provides your customers with hints and tips on how to minimise exposure to the key risks affecting the construction sector such as falls from height, musculoskeletal disorders (MSD), respiratory conditions and occupational cancer.

Our free risk management website features:

• Guidance on a range of topics and a series of forms and check lists to assist your clients in managing the risks impacting their sector
• News and regulation updates aimed at you and your clients
• A full list of our preferred suppliers offering risk management solutions relevant to this sector
• A-Z of key UK legislation providing an outline of its purpose, who’s responsible for compliance, and what needs to be done
• ‘Ask the Expert’ functionality – access to our in-house construction experts.

For more information, visit allianz.co.uk/riskmanagement

Preferred Suppliers
We work with an extensive network of renowned service providers, who supply discounted services to help mitigate against new and traditional risks faced by construction.

We also work with:

• Arco – personal protection equipment
• ATG Access Ltd – security gates and barriers
• Fire Protection Association – fire safety products and services
• Foss Liqutrol – spillage containment control
• Nobel – fire suppression
• Praxis 42 – health and safety consultancy and training
• Reactec Ltd – hand and arm vibration assessment
• RQA services – crisis communication consultancy
• Selectamark – supplier of asset security marking solutions for tools, plant and machinery
• Securikey Ltd – security and management of keys
• SWS – security grills and bars
• VPS (UK) Ltd – vacant land and property security services
• Vero-Employee Screening – employee background screening.

We go beyond the traditional insurance offering by helping your clients manage their construction business more efficiently, economically and ultimately more safely.
EXPERTLY MANAGING YOUR CONSTRUCTION CUSTOMER’S CLAIMS

We’ve specialist claims handling centres for property, casualty and engineering claims. Your construction customers will get the expert support they need at the time when they need it most. Our technical excellence and market knowledge means we understand their loss and will proactively manage the claim.

We can further support your customers by providing:

- **Loss adjusters specialising in construction** – including Cunningham Lindsay, Crawford and Company and Questgates
- **Rapid Claims Settlement** – is in place for all accidental and malicious damage, theft, storm and escape of water claims under £5k. All your customer has to do is provide us with one estimate and we’ll settle the claim instantly*
- **EmployAble** – is a rehabilitation service that can be purchased at point-of-sale and activated when your customer needs it. It aims to get your customer’s injured employees back to full health and able to return to work, irrespective of establishing liability
- **Claims Business Consultants** – for your larger customers we can provide a dedicated claims point of contact
- **Fraud prevention** – our anti-fraud team can help to keep claims costs down, a benefit which we can then pass on to your customers.

In addition, we have specialist claims teams to manage complex losses, including experts in major loss, disease and rehabilitation.

Full details of the claim must be provided over the phone and the loss must not have occurred eight weeks before the notification. Cost of repair/replacement must be provided from a written estimate and we will require details of the contractor, description of works, breakdown of costs and the contractor’s VAT number.
**ALLIANZ LEGAL SERVICES**

Designed for customers with Allianz Legal Expenses cover in place, Allianz Legal Services* provides free legal and business tax advice, as well as a range of free and discounted legal services.

These additional benefits can help to remove the legal worry of running a business, support your customers in fulfilling their compliancy requirements and help them avoid costly legal fees, such as those associated with employment tribunals and health and safety fines.

**CLICK Legal**

Allianz Legal Online allows your customers to personally check and update their legal documentation, saving them costly solicitor’s fees. Our website includes:

- **A free legal health check** – an online questionnaire which identifies legal risks and gaps within your customer’s legal documentation
- **Over 140 legal templates** – your customers can save time and money in preparing complex, legally binding contracts and policies online
- **Safe storage of legal contracts** – legal documents can be safely stored and edited online
- **An easy to use law guide** – written by lawyers, our guide helps your customers to understand legal processes and requirements
- **Monthly legal bulletin** – your customers can stay up-to-date with employment and health and safety legislation.

**TALK Legal**

We have a range of telephone advice lines to help your customers with their legal and tax issues:

- **Allianz Lawphone** – a free 24/7/365 legal advice helpline. Our solicitors can provide advice on ANY legal matter
- **Free business tax advice** – provided by Markel Tax
- **Discounted undisputed debt recovery service** – legal action for undisputed debts over £250, provided by our specialist commercial solicitors, DWF LLP (15% discount)
- **Discounted solicitor employment support** – DWF LLP can assist with a redundancy programme or provide guidance on pursuing an internal disciplinary (15% discount)
- **Discounted uninsured legal action** – DWF LLP can take action on behalf of your customers for any commercial matter not covered by their Allianz Legal Expenses policy (15% discount)
- **Discounted crisis communication service** – DWF LLP can provide your customers with best practice advice on crisis communications.

For further information on how to access Allianz Legal Services, visit allianz.co.uk/legalservices

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*Allianz Legal Services is only available to policyholders with Allianz Legal Expenses cover in place.

**FEES FOR INTERVENTION**

If your construction customers are in breach of health and safety laws, the Health and Safety Executive (HSE) may recover its costs from them by charging a fee for the time and effort it spends on helping them to put the matter right, such as investigating and taking enforcement action.

Our partner solicitors, DWF can provide a free review of your customer's Fees for Intervention invoice to help them determine whether a material breach has actually taken place or not, and therefore whether they’re liable to pay a fee to the HSE.
allianz.co.uk

Allianz Insurance plc.
Registered in England number 84638
Registered office: 57 Ladymead, Guildford,
Surrey GU1 1DB, United Kingdom.

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Regulation Authority and regulated by the Financial
Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.