

THAMES | UNDERWRITING



CONSTRUCTION

PRODUCT OVERVIEW



GROUNDWORKING, CIVIL ENGINEERS & ALLIED TRADES

Designed for a wide range of trades
operating in the civil engineering industry

WHAT WE OFFER

- ✓ Employers' Liability, Public & Products Liability, Contractors All Risks & Plant
- ✓ Unrestricted depth option
- ✓ Work carried out in hazardous locations
- ✓ Range of optional extensions; Professional Indemnity, Defective Workmanship, Financial Loss & Non-Licensed Asbestos
- ✓ Single or annual contract cover
- ✓ Premiums from £1,000 + IPT
- ✓ Security: Lloyd's & Company Market



HIGH RISKS CONTRACTING TRADES

Designed for a wide range of high risk contracting trades, including roofing, scaffolding, rope access, cladding, steel erection and many more

WHAT WE OFFER

- ✓ Employers' Liability, Public & Products Liability, Contractors All Risks & Plant
- ✓ Work carried out in hazardous locations – rail work, airports, bridges, power stations & more
- ✓ Unrestricted height & depth option
- ✓ Non-licensed asbestos extension
- ✓ Premiums from £3,000 - £200,000 + IPT
- ✓ Security: Lloyd's & Company Market



BUILDING & ALLIED TRADES

Designed for a wide range of General Contracting trades

WHAT WE OFFER

- ✔ Employer's Liability, Public & Products Liability, Contractors All Risks & Plant
- ✔ Risk Management Health Check & Legal Expenses options
- ✔ Work in hazardous locations
- ✔ Unrestricted height & depth option
- ✔ A range of optional cover extensions; Efficacy, Professional Indemnity, Defective Workmanship & Financial Loss
- ✔ Premiums from £1,000 + IPT
- ✔ Security: Company Market



CONTRACTORS ALL RISKS & PLANT

Designed for companies operating
within the Construction sector

WHAT WE OFFER

- ✔ Single Contract Cover
- ✔ Annual Contract Cover
- ✔ DE3 as standard, option to increase to DE4/5
- ✔ Reduced theft excess for increased security
- ✔ Contract Periods up to 24 months
- ✔ Indemnity to Hirer extension
- ✔ Speculative Build extension
- ✔ Offsite Storage extension
- ✔ Premiums from £500 + IPT
- ✔ Security: Company Market



SINGLE PROJECT INSURANCE

Designed for employer controlled programmes, property developers and contractors

WHAT WE OFFER

- ✓ Contractors All Risks
- ✓ Own & Hired in Plant
- ✓ Delay Start-Up
- ✓ Public & Products Liability
- ✓ Non-negligent Indemnity
- ✓ Non-standard/timber frame construction considered
- ✓ 'Composite' insured basis
- ✓ DE3 as standard – option to DE5
- ✓ Existing Structures
- ✓ Premiums from £500 + IPT
- ✓ Security: Company Market



EXCESS LIABILITY

Designed for contractors and all other general businesses that require additional Public Liability and/or Employers Liability limits

WHAT WE OFFER

- ✓ Public Liability from a £1m attachment point
- ✓ Employers' Liability from a £10m attachment point
- ✓ Excess limits available up to £20m
- ✓ Available for all types of trades and businesses
- ✓ Annual or short term period policies available
- ✓ High risk trades and hazardous locations considered
- ✓ Premiums from £400 + IPT
- ✓ Security: Company Market



NON-NEGLIGENT JCT 21.2.1

Designed to protect the employer in respect of their liability for loss or damage to surrounding property

WHAT WE OFFER

- ✓ Indemnity limits available from £1m to £10m
- ✓ Basement construction and related works considered
- ✓ 12 month maintenance and defects liability period
- ✓ Excess of loss options
- ✓ Premiums from £750 + IPT
- ✓ Security: Company Market

THAMES | UNDERWRITING

we are
CONSTRUCTION

For further information,
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Coverholder at **LLOYD'S**

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