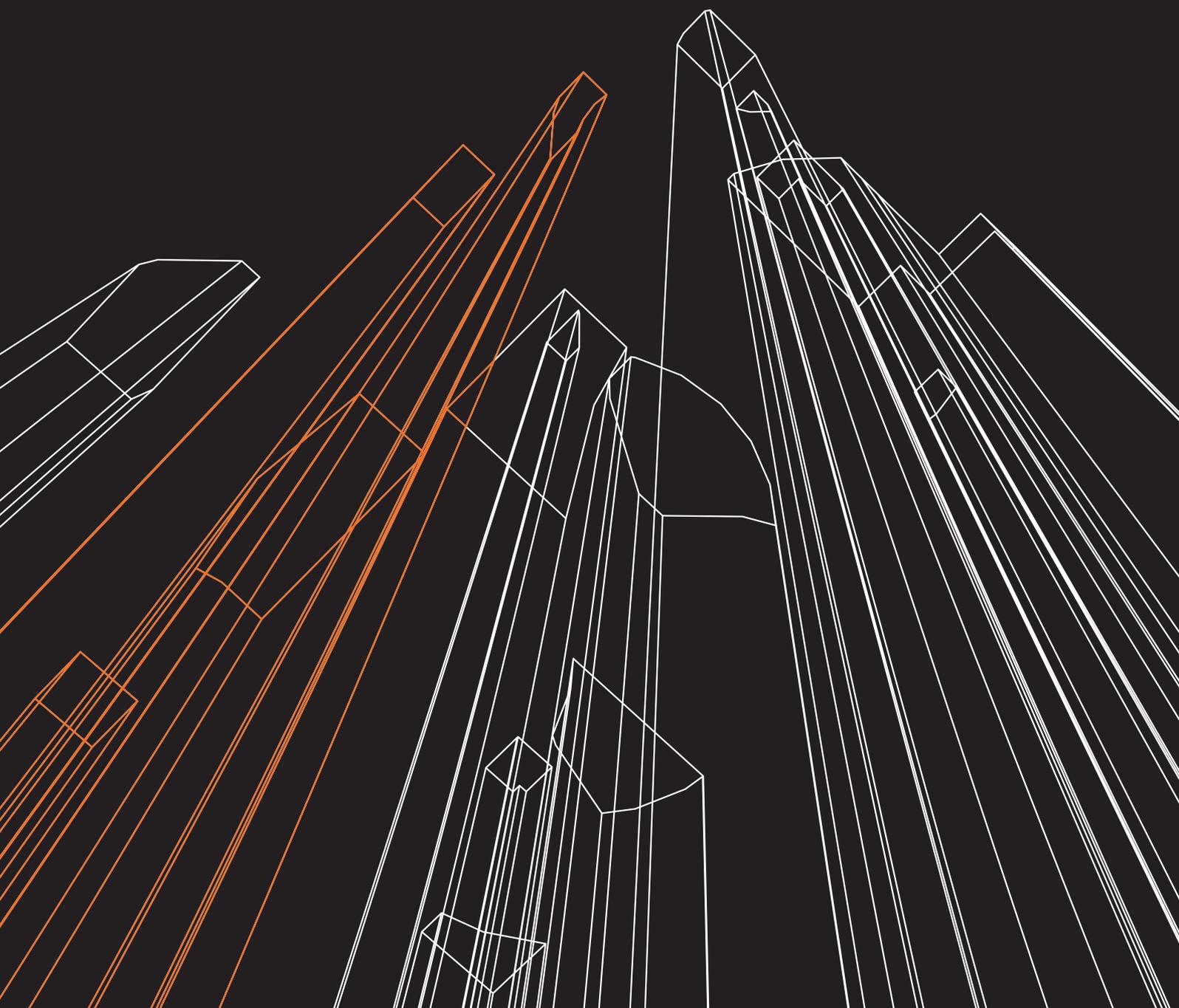

OVERVIEW OF COVERS



STAGE	INSURANCE PRODUCT	OVERVIEW OF COVER	HOW REICH ADDS VALUE
Site acquisition	Legal Indemnities, including Title Indemnity, Restrictive Covenants, Chancel Repair Liability and Absence of Easement	During acquisition, your solicitor may advise of a potential legal concern which, depending upon their findings, can be covered via one or multiple Legal Indemnity policies.	Cover is available via our online platform but where cover is required to protect against more complex issues, we have relationships with all of the major providers and work with your solicitors to create a bespoke solution.
Awaiting planning	Property Owners' Liability	To provide cover for third-party injury to trespassers, visitors and similar caused by incidents such as slips, trips and falls on your land.	We work with all of the major providers to provide terms on a short-term basis or annual covers, depending upon your individual requirements.
Post planning	Right to Light Indemnity	Your surveyor will identify if your construction project will infringe on the legal access to light of neighbouring properties. A Right to Light policy can be put in place to cover legal costs, settlements, injunction costs and other associated costs.	We work alongside your surveyor to create a bespoke solution, based on the findings of your surveyor. We have superb relationships with the market-leading insurers and offer expert advice as required.
Pre-works	Latent Defects and Structural Warranties	These policies provide cover in the event of inherent defects post-completion due to poor design, faulty workmanship or materials. Often, it is a requirement of the Council of Mortgage Lenders to have these policies in place for private residential projects.	We simplify the process, offer expert advice, guarantee the best rates, offer more flexible payment terms and offer assistance with the administrative processes. We work alongside the majority of the UK's providers with whom we have great relationships.
	Road and Sewer Bonds	Normally in favour of the Local Authority to ensure that requirements in relation to the construction and maintenance of roads or sewers are fulfilled.	We work with the major surety insurers to provide a cover suitable for your needs, which is dependent upon the local authorities' requirements.
On-site	Contractors All Risk (CAR)	CAR is usually taken out by either a main contractor or a developer (employer) to protect the interest of the various parties involved in a construction project, against physical loss or damage to the works being undertaken.	Policies can be extended to include existing structures and cover can also be extended to include protection against loss in profits or loss of rent as a result of a delay caused by an insured peril.
	Site Public Liability	Third-party liability cover for developer only, property owner only, contractor only or an all parties basis.	We work with insurers to provide a suitable solution and include any extensions as required under contract.
	Contractors Pollution Liability	Third-party coverage for bodily injury, property damage, defence clean-up and related defence costs as a result of pollution on site.	We work with all of the major providers and can obtain indications based on basic information, guiding you through the process to obtain a formal policy.
	Non-Negligence Liability (JCT 6.5.1)	Insurance for the employer in respect of legal liability for damage to surrounding property. Provides cover for claims or proceedings that arise due to non-negligent injury or damage including collapse, subsidence, heave, vibration, weakening or removal of support or lowering of ground water as a result of the construction project.	We use simplified proposal forms and details of the surrounding properties to analyse the best solution with your liability insurers. We work alongside specialist underwriters to provide a bespoke solution.
	Plant and Equipment Cover	Cover for own plant tools and equipment whilst on site, in transit or at specified premises. Also, can provide cover for items on hire.	We can provide short term, annual and longer-term policies whereby you may be responsible for taking out the insurance.

STAGE	INSURANCE PRODUCT	OVERVIEW OF COVER	HOW REICH ADDS VALUE
On-site continued	Performance Bonds	A guarantee to an employer for the performance of a contract by the nominated contractor in accordance with their terms and conditions.	We work directly with your contractors to provide solutions that can protect you in the event of contractor insolvency.
	Insurance Backed Guarantee	A policy aimed to fulfil the contractors' written guarantee to their clients in the event the contractor has ceased to trade whereby defects become apparent within the completed works.	We work directly with your contractors to provide solutions that can protect you in the event of contractor insolvency.
	Contractors All Risk Terrorism	Cover provided against claims as a result of acts of terrorism or sabotage causing physical damage to any new works undertaken, including protection against loss of profits or loss of rent where required.	Our exclusive Lloyd's wording is specific for Contractors All Risk and can provide terms for up to three years. This provides wider cover and comes with much more competitive rates.
Annual insurances	Public Liability	Insurance to cover your legal liability in respect of personal injury or property damage to third parties as a result of your business activities or products supplied.	We provide an annual blanket cover for all of your businesses' activities. We have access to specialist markets for each and every class of business.
	Employers' Liability	A legal requirement for protection against claims arising from employee injury or illness sustained as a result of their work for you.	We work to ensure all companies have Employers' Liability where legally required, with access to exclusive rates from composite insurers.
	Contractors All Risk	Usually taken out by either a main contractor or a developer (employer) to protect the interest of parties involved in a construction project against physical loss or damage to the works being undertaken.	Policies can be provided on an annual blanket basis where contracts are similar and usually of a smaller nature.
	Directors' and Officers' Liability	Insurance coverage intended to protect individuals from personal losses following legal prosecution as a result of serving as a director or an officer of a business.	We provide a blanket policy where possible including all your subsidiaries and associated companies.
	Professional Indemnity	Protects against legal costs and claims for damages to third parties which may arise out of an act, omission or breach of professional duty.	Look to provide group or specific policies to ensure your activities are covered correctly.
	Cyber Liability	An insurance product used to protect businesses and individual users from online based risks. Given the amount of data involved in a construction project, such as plans, invoices and personal details, this is a key exposure.	Insurance cohesion to blend covers together where possible, avoiding excessive costs.
	Commercial Crime	Cover against fraud and dishonesty. Given the number of invoices and the time restrictions on a construction project, crime is a key cover.	Insurance cohesion to blend covers together where possible, avoiding excessive costs.

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