# **Construction** Insurance

### **Appetite Guide**

We have in-depth construction and engineering knowledge and our wins are often the more complex cases which fall outside the appetite of the conventional composite insurers. These tend to be larger premium cases although we are happy to write at any size.

### Appetite

#### Super structure:

Commercial & residential property design, manufacture and construction

- Structural erection
  - Concrete
  - Timber
  - Steel
- Mechanical / electrical / utility
- Fit out
- Plastering & rendering
- Cladding
- Roofing

Commercial and domestic renovation and repair - All of the above

#### Sub-structure:

- Ground preparation
- Foundations
- Formwork
- Shoring
- Boring
- Utilities
- Landscaping
- Car parking
- Underpinning
- Piling

#### Hazardous work & locations:

- Light demolition
- Unlicensed asbestos
- Power stations / chemical works etc
- Work at height
- Work at depth
- Sea defences

### **Core Features & Benefits**

- Large Single Location Capability
- International (inc. USA) Products Liability
- Adverse Claims Experience
- Non-Standard Construction
- Scheduled Risks

### **Additional Cover Options**

- Contract Works
- Contractors Plant
- Public & Products Liability\*
- Professional Indemnity
- Directors' & Officers' Liability
- Property Sections
- \* Including efficacy, financial loss and/or defective workmanship rectification.

## **Outside of Appetite**

#### Contracts in isolation for:

- Roofing
- Scaffolding
- Demolition
- Asbestos
- Plumbing



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LLOYD'S Coverholder



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