

Annual Contract Works & Erection All Risks

Creativity and flexibility to tailor our approach to your needs

We provide comprehensive insurance cover to help protect against damage or physical loss for a diverse range of building, civil engineering and mechanical & electrical trades. From tradesmen to major contractors – we have the solution.

Core Products & Covers

Annual CAR or EAR products with options to include:

- Owned Plant including temporary buildings/site huts
- Hired in Plant including continuing hire charges
- Employees Tools
- Machinery Movement
- Terrorism

Who Do We Work With?

We have a wide appetite with no automatic declines. Quality and competency of the contractor drives our selection criteria; however, the following trades are our core target:

- General Builders/House Builders
- Civil Engineering/Ground Works
- Mechanical & Electrical Contractors
- Shop Fitters/Fit Out Contractors
- Roofing and Cladding Contractors
- Specialist Installation Contractors

Features & Benefits

Wide standard annual cover including benefits such as:

- Cover for up to 125% of the original estimated contract value as standard
- Maximum contract duration of two years as standard
- Materials are covered during offsite storage subject to a £250,000 limit
- Insured property is covered during transit by water subject to a £50,000 limit
- Multiple lifting operations are covered as standard provided the relevant guidelines are complied with
- Employees tools are covered anywhere within the territorial limits

Tailored cover enhancements for certain trades considered including:

- LEG3/DE5 defects exclusions
- All levels of maintenance covers considered with longer periods than the standard 12 months available
- Territorial limits outside the United Kingdom*
- Joint Names/Multiple Insureds/Vitiation Clause

Capacity:

- Open Annual CAR/EAR £10,000,000 (larger risks considered on a selective basis)
- Timber Frame £2,500,000
- Owned/Hired Plant Item Limit £2,500,000



Interested in talking to us?

Why Choose Great American?

Our team is ready to analyse your construction insurance needs to create a bespoke, cost-effective solution specifically for you.

Please contact us to discuss your construction insurance requirements in more detail.

Built on Relationships. Focused on Solutions.

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company – we pride ourselves on our dedicated claims service and specialised expertise focused only on Construction and Engineering coverage. So, you get the solutions you need from the people you trust.

Put Great American To Work For You

You can count on our experience and expertise. Insurance is underwritten by Great American International Insurance (UK) Limited, which is a member of Great American Insurance Group and is A+ rated by Standard & Poor's (rating affirmed 5 March 2020). That's the financial strength you can rely on to protect what's important.

Why work with us?

- Comprehensive coverage
- Experience and expertise
- Bespoke approach
- Financial strength

*Coverage not available in all territories. Coverage is summarised and subject to underwriting. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Insurance is underwritten by Great American International Insurance (UK) Limited, registered address 32 Queen Square, Bristol, BS1 4ND, UK, which is registered in England as company number 02714031, is authorised to write General Insurance by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under registration number 202874. The Great American eagle logo (words and design) and the word mark "Great American" are registered services marks of Great American Insurance Company. © 2021 Great American International Insurance (UK) Limited. All rights reserved. 0002-GAE (03/21)

