



CHUBB®

A guide to Contractor's
All Risks Insurance
including Contractor's
Plant Insurance on
Chubb Ignite



Contractor's All Risks Insurance on Ignite

Chubb's Contractor's All Risks policy is an annual cover for businesses domiciled in the United Kingdom. It is aimed at both commercial and domestic construction companies where significant exposures lie during the building or construction process.

Typical customers will be commercial building contractors who may also use contractor's plant and equipment in their day-to-day business.





Chubb's Contractor's All Risks Offering

We have a clear focus for middle-market commercial businesses which operate with turnover ranging from £200k to £3m.

Our policy offers broad cover and a wide appetite for trade, size and complexity of risk and includes the following sections of cover:

✓ Contract Works and Materials

✓ Continuing Hire Charges

✓ Plant Owned

✓ Personal Effects

✓ Plant Hired

✓ Other Property

*Exclusions from some appetite classes may apply

Chubb's Contractor's All Risks policy contains some of the widest extensions in the market:

- Automatic increase: up to 25% of the limit of liability stated in the schedule, during the period of insurance
- Expediting expenses up to £50,000 incurred to avoid delay in completion of contract works following damage
- Breakdown of plant hired or plant on free loan
- Storage up to £250,000 at any location within the territorial limits other than the site
- Subcontractors includes subcontract works for which the Insured is responsible



Contractors Plant Insurance on Ignite

The Contractor's Plant Annual Insurance policy is for all types and sizes of business from small enterprises to large multinationals who are domiciled in the United Kingdom. Typical customers will be commercial contractors who use contractor's plant and equipment in their day-to-day business.

The Contractors Plant Annual Insurance Policy protects contractor's plant and equipment including plant owned and plant hired in. If you take this policy, you will be covered for all risks i.e. theft, malicious / accidental damage, plus our offering is warranty free.



Chubb's Contractors Plant Insurance offering

Our policy offers broad cover and a wide appetite for trade, size and complexity of risk and includes the following sections of cover:

Owned Plant

All risks of damage to owned plant whilst at any location within the territorial limits and whilst in transit (other than by sea or air).

Hired in Plant

Cover provided in respect of the Insured's legal liability under the terms of their hire agreement, to pay compensation for damage to hired in plant whilst in the Insured's custody or control, at any location within the territorial limits and whilst in transit (other than by sea or air).

Continuing Hire Charges

Cover provided in respect of the Insured's legal liability for payment of continuing hire charges for which they are responsible under the terms of their hiring agreement and as a result of damage insured under Section 2 - hired in plant.

Extensions

- Measures taken in avoidance of damage, costs incurred to take reasonable but exceptional measures to avoid or mitigate impending damage up to £50,000
- Contractors plant immobilisation pays reasonable costs to recover plant up to £25,000
- Automatic reinstatement of limit of liability following a claim up to a value of £100,000 without charge
- Newly acquired contractor's plant automatically covered up to £100,000 any one item for a period of 180 days following acquisition



Why choose Chubb?

As one of the most trusted specialist insurers in the industry, Chubb's market-leading products and services put your clients at the heart of everything we do and our Contractor's All Risks offering including Contractor's Plant product, is complemented by a wider service proposition.

Superior claims service

- We provide an award-winning claims service that understands individual industry needs and the challenges related to third party losses.
- Our experience in sorting out complex claims allows us to provide our Insureds with the most effective support in selecting the right experts and defending cases, here and abroad.

Expert Risk Engineering Services

Chubb has developed a team of dedicated and specialist risk engineers in the UK, who combined, have over 50 years' experience in the industry. Their sole aim is to help our insureds understand and mitigate their risks.

Our risk engineers take a collaborative approach with clients by gaining a deep understanding of their hazards and exposures. We also support clients and brokers through training and provision of pragmatic guidance and technical information.



Why Chubb Ignite?

Chubb Ignite is designed for brokers to trade with us quickly and simply. The intuitive design and client-centric experience allows a broker to quote with us in minutes, bind in seconds and produce instant documentation.

Self-service on Chubb Ignite - what can be done?

- **You** can see the portfolios of covers all in one place: quotes, policies and renewals and there is minimum underwriter intervention
- Ability for **you** to quote, across all products and receive documentation within seconds
- Flexibility for **you** to alter cover options, limit and deductible options and also commission levels
- Bind **your** own risks, whether it be a quote or a renewal and receive policy documentation in seconds
- Mid Term Adjustments are also available for **you** to make
- Copy and modify **your** quotes in order to show your client different options

Logging on to Chubb Ignite

- Gaining access is easy. Simply [log on to Chubb Ignite](#) and follow the registration process.
- Watch our short training videos to find out how to use Chubb Ignite:
 - ▶ [An introduction to Chubb Ignite](#)
 - ▶ [A guide to Chubb Ignite](#)



Getting in touch

With leading experts in the UK, you can rely on Chubb to be there, providing the best insurance solutions.

Whatever you and your clients need, get in touch today.

Email us:

onlinecontractors@chubb.com

or call us:

0345 040 6583

And speak to one of the Underwriting team for further information

For system issues please contact:

ignite@chubb.com

For any other support, please contact Penny Grange:

penny.grainge@chubb.com

07833 255199

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Chubb European Group SE (CEG). Operating in the UK through a branch based at 100 Leadenhall Street, London EC3A 3BP. Risks falling within the European Economic Area are underwritten by CEG which is governed by the provisions of the French insurance code. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

