

Annual Contractors All Risks and Erection All Risks

Chubb's annual contractors all risks (CAR) and erection all risks (EAR) policies are designed to cover the material damage risks associated with contractors' activities.

CHUBB®



Our extensive client base ranges from civil engineers through to specialist machinery installation contractors. Chubb understands the unique exposures of each contractor and offers a tailored policy covering the building works, along with the contractor's plant and equipment exposures.

Why do your clients need specialist annual CAR & EAR insurance?

Blanket cover for all of the contractor's contracts over the policy period.

To meet the obligations set out in construction contracts.

Appetite

We like to insure	We are cautious of
<ul style="list-style-type: none"> • General builders • House builders • Civil engineering groundworks • Mechanical and electrical contractors • Shop fitters/fit out contractors • Specialist installation contractors • Process engineers 	<ul style="list-style-type: none"> • Timber frame construction • Installation of wind turbines • Offshore risks • Providing cover for <ul style="list-style-type: none"> - Employers' liability - Public liability

Policy offering

Contract materials, including cover whilst in transit, whilst stored offsite and during the defects liability period.

Owned plant and equipment.

Hired plant and equipment including continuing hire charges.

Employees' tools.

Limits

Policy limits are tailored for each client.

Why choose Chubb?

Experience. Chubb's skilled underwriters take time to understand a contractor's business and then tailors policies to its specific requirements.

Broad, all risks policy. Chubb's policy has no security warranties which helps create certainty and avoids dispute in the event of a theft or malicious damage loss.

Risk management surveys. Chubb's loss control team has specialist knowledge of the construction industry and the associated risks. Surveys are carried out at no additional cost to the client.

Financial strength ratings. Chubb maintains a rating of AA from Standard and A++ from A.M Best.

Award winning claims service. Brokers state our claims service is a key differentiator for such risks.

Key selling points

Cover/Service	Benefit
Experienced underwriters, not off-the-shelf policies	Chubb's dedicated underwriters take time to understand each client's needs and create bespoke policies- rather than a one-size-fits-all solution. Your clients gain from cover and limits that reflect their specific business activities.
Risk management services	Chubb's dedicated construction loss control resource can provide pre-cover visits, risk advice and ongoing risk management support.
Broad, all risks form	Provided as standard. Then Chubb tailors additional policy elements and limits.
Multinational capability	Chubb aims to support its clients where possible and to provide cover where contractors are expanding their operations outside of SA. Chubb can access an international network of Chubb offices and affiliates, to enable cover to be placed efficiently and legally compliant.

Also available

Chubb also offers insurance solutions for:

- Owner controlled insurance
- Contractors' plant and equipment
- Environmental site liability
- Contractors' pollution liability
- Directors and officers insurance
- Personal accident and travel
- Marine
- Property package

Contact us

For more information or to obtain a quote please call your local underwriting or sales contact.

For all contacts, visit chubb.com/za



Chubb. Insured.SM