

Contractors All Risks Insurance

Insurance Product Information Document (IPID)

Company: Protector Insurance. Registered in England No FC033034. Authorised and regulated by the Financial Conduct Authority 602381.

Product: Commercial Sector Contract Works Cover

This document provides a non-personalised general summary of the key information relating to Contractors All Risks insurance cover. Your policy schedule will show which sections of cover and levels of cover you have selected. You can find full information by reading your policy wording terms and conditions.

What is this type of insurance?

This is an insurance policy, to provide cover for Contract Works, Owned Plant or Hired-in Plant or a combination of all. Your Policy Schedule will show which section(s) and level of cover you have selected.

Coverage Selected for the Period of Insurance is subject always to the Excess(es) and the limits, terms, conditions, and exclusions of the respective section of the Policy. Full information on coverages is contained in the Contract Works wording CAR001.



What Is Insured?

- ✓ Damage to works executed in performance of contract(s) (for example building contracts) and materials for use in connection therewith.
- ✓ The policy covers all contracts, up to the Sum Insured specified in the Schedule of insurance.
- ✓ Cover applies at the contract site(s) and in transit (other than by sea/air).
- ✓ The following can also be covered if requested: owned plant, temporary buildings and contents, employees' personal tools and effects, hired-in plant.



What is Not Insured?

- ✗ The first amount of any claim (known as the excess).
- ✗ Exclusions detailed in the policy. For example, some exclusions are:
 - Existing structures.
 - Wear and tear.
 - Breakdown.
 - Defective workmanship.
 - Design.
 - Pollution.
 - Consequential loss/penalties.
 - Money.
 - Hazardous works (see policy wording for details).
 - Completed property.
 - Property left in unattended vehicles/trailers.
 - Communicable Disease.
 - Cyber.
 - Terrorism.



Are there any restrictions on cover?

We have explained what we believe are the most significant restrictions of the policy.

There are other restrictions, and you should read the full terms and conditions to understand the cover under your policy.



Where am I covered?



This policy covers you in Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man.



What are my obligations?

We have explained what we believe are the most significant obligations. There are also other obligations, and you will need to read terms and conditions of the policy wording to understand these.

- You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements or documentation requested and go to court if needed.
- You must immediately send us any writ, summons or legal documents you receive, and you must never reply to any of these.
- You must inform us immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings.
- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an accident.



When and how do I pay?

You will be required to pay as a single payment via the intermediary with whom you took out this insurance policy with.



When does the cover start and end?

Your cover will start and end on the dates you requested. You can find these details on your policy schedule.



How do I cancel the contract?

Once this contract has been taken out you will need to wait until the end date of the policy before you may cancel.