

Construction insurance from blueprint to handover

Everything that matters for the decision – on one page.

What is it?

During construction, the works in progress are the most vulnerable asset – **CAR/EAR** provides all-risk-type protection for this period: whatever is not excluded is typically covered. CAR (Contractors' All Risks) is designed for construction work, EAR (Erection All Risks) for erection work; CAR is typical for building and civil works, EAR for technological installation, and for a mixed project the main focus decides. Cover can be arranged as a **stand-alone project policy** for one job, or as an **annual frame policy** for continuously running work – matching tender requirements.

On epites.biz we start with a 20-minute conversation: what is being built, at what value, from when to when, with whom – after which I present the relevant insurers' offers in one clear table, with strengths and weaknesses. We align the liability of the main contractor, subcontractors and the designer with the contractual chain; subcontractors can be included in the policy as co-insureds. A premium figure cannot responsibly be generalised – it is typically shaped by **the project value, the technical scope, the duration, the range of extensions, the deductible and claims history**.

What makes up a good construction/erection (CAR/EAR) policy?

How the policy is structured

- 1. **Property section** – the works in progress: materials, structures built in, work performed, temporary works (scaffolding, formwork, site facilities); for a renovation, existing property can also be included.
- 2. **Liability section** – material damage and personal injury caused to third parties (a classic case: cracking in the neighbouring building); it is tied to the project and does not replace the company's own liability insurance.
- 3. **Key extensions** – the maintenance/warranty period (must be requested in advance), storage and transport, construction machinery under an endorsement, natural hazards (storm, cloudburst, flood).

Why it pays to set it up well

- **Tender readiness** – more and more tenders ask for proof of insurance; with cover prepared in advance, this is a routine step, not last-minute firefighting.
- **Balance-sheet protection** – the works in progress are typically the company's largest exposed asset; a well-fitted cover means that a storm, fire or theft does not rewrite the project's economics.
- **Ordering the chain** – disputes arising from working alongside subcontractors stay manageable when every party in the contractual chain is brought under cover.
- **It is decided at claim time** – what the policy is worth depends on the cover structure, the deductible and how well things are documented – we set these before signing, and if a claim stalls I help you wherever I can.

The covers, in one table section content, limits and deductibles vary by insurer

Cover	What it protects	The right question to ask
Property section	The works in progress, temporary works, and any existing property that can be included	<i>Can existing property also be included in the policy?</i>
Liability section	Material damage and personal injury caused to third parties	<i>Does it replace the company's own liability insurance? (No)</i>
Existing property	Protecting the existing building during an extension or renovation	<i>Without this, is the most delicate risk left uncovered?</i>
Maintenance/warranty extension	Call-backs after handover and damage traceable to a construction defect	<i>Have we arranged this in advance, under a separate endorsement?</i>
Storage and transport	On-site storage and the delivery route	<i>Does it also extend to sections outside the site?</i>
Construction machinery and equipment	Theft and breakage on site, brought in under an endorsement	<i>Is it arranged under an endorsement, or under separate machinery insurance?</i>
Natural hazards	Storm, cloudburst, flood – the most frequent adversaries of an open building	<i>What precautions does it require?</i>

How does it work?

1 · Project details

20 minutes, free of charge.

What is being built, at what value, from when to when, with whom – worth discussing even ahead of a tender deadline.

2 · Cover structure and table

From the risk picture to the framework.

Sections, existing property, the maintenance extension, machinery, storage – several insurers' offers in one table, with limits and deductibles.

3 · Signing and during

construction

You decide, I handle the

paperwork. The aim is for cover to be in force by the start of work; we report delays, extra work and any increase in value so cover keeps pace with reality.

4 · Handover and warranty

The project cover ends.

If the maintenance/warranty extension was arranged in advance, it continues for the agreed period; if a claim stalls, I help you as broker wherever I can.



Book an appointment

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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