



# Contractors Choice

## An insurance package suitable for small to medium sized businesses in the construction industry with a:

- Turnover up to £2m at new business and £3m at renewal
- Maximum contract value up to £1m
- Maximum Limit Any One Item of hired in Plant up to £100,000
- Maximum Sum Insured on Own Plant and Equipment up to £100,000

## Why choose AXA's Contractors Choice Package?

**Tailor-made for Your Business** – AXA's Contractors Choice Insurance Package offers you Public Liability cover as standard with many optional extras.

**Someone to Help You When You Need It** – We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a FREE 24 hour Emergency and Legal helpline to ensure there's someone to help you when you need it most. A FREE Tax helpline is also available Monday to Friday between the hours of 9am to 5pm.

**Personal Accident Cover** – This cover is automatically included free of charge for any principal, partner or director.

**Helping You to Manage Risk** – If your premium is in excess of £5,000 you can request from us a free risk management visit by one of our qualified health and safety surveyors.

**Rewarding Your Insurance History** – We value your ongoing business, which is why we provide you with a no claims discount scale from your renewal premium with a maximum of 10% for 3 years.

**Helping Your Relationship with Your Customers** – Your customers and other interested parties may need details of your insurance arrangements, that's why we can produce on request a 'Summary Certificate' showing brief details of your Policy.

**Spreading Your Cost** – You can take up the option to pay your annual premium by monthly direct debit – helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.

**Expert Claims Management** – We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.

# Policy Summary

This document is a summary of the insurance cover provided by the Contractors Choice Insurance Package and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided for you for information purposes only and does not form part of your insurance contract.

## Features and Benefits

### Public liability

Cover Offered	Standard cover	Optional cover	Policy Ref
Legal liability (and associated legal costs) for accidental injury, damage to material property, nuisance or wrongful arrest	£2m any one event	£5m any one event	Page 8
Cover for legal costs under the Health and Safety at Work etc Act 1974 or similar safety legislation/ Part II Consumer Protection Act 1987/Part II of the Food Safety Act 1990 or Part II of the Food Safety (Northern Ireland) Order 1991	✓		Page 8
Cover applies to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Also to member countries of the European Community by people who normally reside in Great Britain. Also elsewhere in the world for non-manual business journeys	✓		Page 8
Indemnity to Principal	✓		Page 9
Legal liability arising from private work undertaken by employees for directors or senior officials	✓		Page 9
Cover where the duties include Planning Supervisor within the terms of the Construction (Design and Management) Regulations 1994	✓		Page 9
Liability arising under Data Protection Legislation	£1m any one Period of Insurance		Page 10
Compensation for required Court Attendance	£50 per day per employee £100 per day per Director/Partner		Page 9
Legal liability arising out of Section 3 of the Defective Premises Act 1972	✓		Page 11
Contingent motor liability in respect of vehicles used in connection with the business not owned or provided by the Insured	✓		Page 10
Personal liability whilst abroad on business	✓		Page 11

## Features and Benefits *continued*

Cover Offered	Standard cover	Optional cover	Policy Ref
Cover for pollution which is sudden, identifiable and unintended	✓		Page 12
Cover for leased or rented premises where there is not a responsibility to effect insurance for fire and other perils	✓		Page 11

### Property Developers Contingency (JCT 6.5.1)

Cover Offered	Standard cover	Optional cover	Policy Ref
Legal liability under the terms of Clause 6.5.1 of the Joint Contracts Tribunal (JCT) Standard Form of Building Contract		£2m any one event and in the aggregate	Page 13

### Employers Liability

Cover Offered	Standard cover	Optional cover	Policy Ref
Legal Liability in respect of injury to an employee arising out of employment and associated costs		£10m any one event	Page 14
Indemnity to Principal		✓	Page 14
Cover applies to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Also to member countries of the European Community to people who normally reside in Great Britain. Also elsewhere in the world for non-manual business journeys		✓	Page 14
Cover for legal costs incurred in respect of the Health and Safety at Work etc Act 1974		✓	Page 14
Compensation for required Court Attendance		£50 per day per employee £100 per day per Director/ Partner	Page 15
Compensation for unsatisfied court judgements		✓	Page 15

Features and Benefits *continued*

**Contractors All Risks**

Cover Offered	Standard cover	Optional cover	Policy Ref
All Risks cover being subject to certain exclusions		✓	Page 16
Contract works and materials on site and in transit in Great Britain		Up to nominated amount (Max £1m) ✓	Page 16
Own plant, tools and equipment and temporary buildings		Up to nominated amount (max £100,000 in total)	Page 16
Plant and temporary buildings hired in		Up to £100,000 any one item	Page 16
Additional plant hire charges following damage		Up to £25,000 any one hire agreement	Page 18
Tools belonging to employees		£500 limit per employee	Page 16
Stock and office contents		£10,000	Page 19
Show houses and contents	Maximum – £500,000 any one house and £50,000 contents	£10,000 any one showhouse	Page 19
Off site storage of materials while in Great Britain		✓	Page 18
Cover for property built or erected other than under a contract		£250,000 any one Period of Insurance	Page 18
Escalator Clause for increases in value of contracts		Up to 20% of requested contract value	Page 18
Cover for contract works within the European Community		Maximum of £50,000	Page 17

## Features and Benefits *continued*

Cover Offered	Standard cover	Optional cover	Policy Ref
Cost of redrawing plans following damage		Up to £25,000 any one claim	Page 19
Extra Costs for expediting repairs to property following damage – subject to not exceeding 50% of repair costs if extra expenses had not been incurred		✓	Page 19
Debris Removal, Architects and Surveyors' fees		✓	Page 16
Additional costs incurred following damage to comply with European Community and Public Authorities requirements		Up to 15% of Contract Works Sum Insured	Page 17
Waiver of subrogation rights against subcontractors		✓	Page 16
Indemnity to Principals		✓	Page 17
Automatic Reinstatement of Sum Insured following a loss		✓	Page 17
Loss of money:			Page 20
<ul style="list-style-type: none"> <li>• Premises during business hours, in transit and in a Bank Night Safe</li> </ul>		£5,000	
<ul style="list-style-type: none"> <li>• Premises out of Business Hours</li> </ul>		£1,000 in safe/ £500 out of safe	
<ul style="list-style-type: none"> <li>• Business owner or Authorised Employee residence</li> </ul>		£500	
<ul style="list-style-type: none"> <li>• Crossed Cheques and non negotiable money</li> </ul>		£Unlimited	

## Features and Benefits *continued*

### Employee Protection

Cover Offered	Standard cover	Optional cover	Policy Ref
Assault to your employees following robbery or attempted robbery			Page 22
<ul style="list-style-type: none"> <li>• Death</li> </ul>		£5,000	
<ul style="list-style-type: none"> <li>• Total loss or permanent and total loss of one or more limbs</li> </ul>		£5,000	
<ul style="list-style-type: none"> <li>• Total or irrecoverable loss of all sight in one or both eyes</li> </ul>		£5,000	
<ul style="list-style-type: none"> <li>• Temporary total disablement from engaging in usual occupation</li> </ul>		£50 per week for up to 104 weeks	
<ul style="list-style-type: none"> <li>• Damage to clothing and personal effects</li> </ul>		£500	
<ul style="list-style-type: none"> <li>• Maximum compensation for 1 incident or 1 person</li> </ul>		£5,200	
Personal Accident			Page 22
<ul style="list-style-type: none"> <li>• Death</li> </ul>	£10,000		
<ul style="list-style-type: none"> <li>• Total loss or permanent and total loss of one or more limbs</li> </ul>	£5,000		
<ul style="list-style-type: none"> <li>• Total or irrecoverable loss of all sight in one or both eyes</li> </ul>	£5,000		
<ul style="list-style-type: none"> <li>• Permanent total disablement from engaging in usual occupation</li> </ul>	£5,000		
<ul style="list-style-type: none"> <li>• Hi-jack/kidnap/unlawful detention</li> </ul>	£50 per day (max 30 days)		

### Goods in Transit

Cover Offered	Standard cover	Optional cover	Policy Ref
Loss or damage to property in transit while in own vehicles including loading and unloading		£5,000 per vehicle/ £10,000/any one event	Page 23
Driver's personal effects while left in the vehicle		£100	Page 23
Expenses incurred in debris removal, transfer of load, resecuring etc		✓	Page 23
Loss or damage to tarpaulin sheets, ropes etc.		✓	Page 23
Automatic Reinstatement of Sum Insured			Page 23

## Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions and Limitations	Applies to
Use of heat condition applies	Public Liability
Fines and penalties imposed	Public Liability and Property Developers Contingency
Liability assumed by agreement	Public Liability
Damage to property in your custody and control	Public Liability
Cost of remedying defects in products supplied	Public Liability
Liability arising from work on aircraft/watercraft or at airports in areas with aircraft access	Public Liability
Cover must be requested at least 7 days prior to start of work	Property Developers Contingency
Cover only available in Great Britain, Northern Ireland, Channel Islands and Isle of Man	Property Developers Contingency
6.5.1 JCT cover excludes damage to own construction works, negligence and errors in design	Property Developers Contingency
Additional terms or requirements may apply in respect of hazardous or 'specified work'	Property Developers Contingency
Liability for which compulsory motor insurance is required	Employers' and Public Liability and Contractors All Risks
Existing property (including that being worked upon) is excluded	Contractors All Risks
Completed works where a certificate of completion has been issued	Contractors All Risks
Rectifying or replacing defective workmanship	Contractors All Risks
Shortages and unexplained disappearances	Contractors All Risks
Employees tools limited to £500 any one employee	Contractors All Risks
Theft following forcible and violent entry for stock and office contents	Contractors All Risks and Goods In Transit
Keys must be secure at all times and removed from office when closed for business	Contractors All Risks
Money in transit limited to £2,500 per person	Contractors All Risks
Mechanical or electrical breakdown of machinery, vehicles or plant	Contractors All Risks
People not aged between 16-70	Personal Accident
Hazardous pursuits, insanity, armed forces activities or pregnancy	Personal Accident
Self inflicted injury, injury due to the influence of alcohol or non prescribed drugs and arising from HIV/AIDS	Personal Accident

Significant or Unusual Exclusions and Limitations *continued*

**Significant or Unusual Exclusions and Limitations**

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Loss from vehicles left unattended between the hours of 9pm and 6am unless garaged in a securely locked compound otherwise unattended vehicles must be securely locked

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Terrorism Exclusion/Limitation  
(some cover available as an optional extra)

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**Applies to**

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Theft and Goods in Transit

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All Covers

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## Excesses

### Policy Excesses

Public Liability – property damage	£500
6.5.1 JCT	To be agreed at time of cover
Tenants' liability	£100
Theft or malicious damage	£750
Other property damage	£500
Theft of employees tools	£50
Goods in transit	£200

## Policy duration

This is an annually renewable Policy.

## Sums insured

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

## Law applicable

You and We can choose the law which applies to this Policy. We propose that the Law of England and Wales apply. Unless We and You agree otherwise, the Law of England and Wales will apply to this Policy.

## Policy administration fees condition

We may charge You an administration fee if We

- make any changes to the Policy on Your behalf
- agree to cancel the Policy, or
- are requested to print and re-send the Policy documents to You.

We will not make a charge without informing You.

## Making a complaint

If you have a complaint about your Policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your Policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

If you have a complaint about the legal and tax advice or emergency helplines you should contact Arc Legal Assistance Ltd.

## Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Regulatory status

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

**This document is available in other formats.**

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**[www.axa.co.uk](http://www.axa.co.uk)**

