

This form of insurance is intended to provide all risks cover, subject to certain exceptions mentioned below,

- in respect of both temporary and permanent works while in course of construction and until handed over by the contractor to the employer.

Cover also includes the

- unfixed materials or equipment on site for incorporation in the works,
- and all items of construction plan, equipment, tools, and the like whether mechanically operated or not,
- plus temporary buildings for use as site offices, mess accommodation, workers' camp, stores, workshops and their contents

Employees' personal tools and effects are frequently included by means of a separate item to which a special excess may be applied and which is normally also subject to a limit in respect of any one employee.

The cover extends to include

- Architects' and other professional fees and also
- The removal of debris (similar, in connection with fire reinstatement insurance)

An excess is generally applied to all losses including fire.

Cover is provided not only during erection of the contract works but also during a subsequent, maintenance period that is normally twelve months from the date of acceptance of the works by the employer in the case of civil engineering and machinery installation works, but for general building works the period is more commonly only six months.

The sum insured may be merely the estimated contract price or there may be in addition separate sums insured for such items as contractors' plant and equipment, temporary buildings, stores and workers' camp, architects', surveyors' or engineers' fee (unless already included in the contract price), debris removal expenses and employees' tools and personal effects. There is always a premium adjustment on the basis of the final contract price when the works are completed.

The exclusions are basically those applicable to any all-risks cover;

- Wear, tear, gradual deterioration, atmospheric conditions, mildew, moth, vermin or insects;
- Mechanical or electrical breakdown or derangement unless caused by accidental external means;
- Breakage of glass (other than lenses) or other articles of brittle nature (other than jewellery), unless theft is the cause of the breakage;
- Money and related items;
- Theft of any property insured from motor vehicles, unless the property stolen is contained at the time of loss in a locked boot or locked locker forming an integral part of a motor vehicle;
- Loss or damage due to or arising out of delay, confiscation, or detention by customs or other officials or authorities; and
- Any property undergoing process of repair, renovation or restoration.

But others specifically applicable to the particular contract supplement these above.

The cover applies only in respect of the new works being undertaken and does not extend to include loss of or damage to existing property in which or on which the contractor may be working.

1. Title of contract (if project consists of several sections, specify section(s) to be insured)	
2. Location of site  Country/province/district  City/town/village	
3. Name and address of Principal	
4. Name(s) and address(es) of Contractor(s)	
5. Name(s) and address(es) of Subcontractor(s) <sup>1</sup>	
6. Name and address of Consulting Engineer	
7. Description of Contract work <sup>2</sup> (please give detailed technical information <sup>1</sup> )	Dimensions (length, height, depth, spans, number of floors)  Foundation (method, level of deepest excavation)  Construction methods  Construction materials

<sup>1</sup> If necessary on a separate sheet

<sup>2</sup> For harbours, piers, docks, tunnels, galleries, dams, roads, airports, railway facilities, sewerage and water supply systems, bridges and structures in earthquake zones also see special questionnaires.

8. Is the Contractor experienced in this type of work or construction methods?	Yes <input type="checkbox"/> No <input type="checkbox"/>
--	--

9. Period of Insurance	Commencement of work  Duration of construction _____ months Date of completion _____ Maintenance period _____ months
10. Work to be carried out by Subcontractors	
11. Special Risks	Fire, explosion <input type="checkbox"/> Yes <input type="checkbox"/> No Flood, inundation <input type="checkbox"/> Yes <input type="checkbox"/> No Landslide, storm, cyclone <input type="checkbox"/> Yes <input type="checkbox"/> No Blasting <input type="checkbox"/> Yes <input type="checkbox"/> No Other <input type="checkbox"/> Yes <input type="checkbox"/> No Volcanism, tsunami <input type="checkbox"/> Yes <input type="checkbox"/> No Have earthquakes been observed in this area? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, please state intensity _____ magnitude Is the design of the structures to be insured based on regulations regarding earthquake-resistant structures? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the design standard higher than that stipulated in the relevant regulations? <input type="checkbox"/> Yes <input type="checkbox"/> No
12. Subsoil conditions	<input type="checkbox"/> rock <input type="checkbox"/> gravel <input type="checkbox"/> sand <input type="checkbox"/> clay <input type="checkbox"/> filled ground Other _____ Do geological faults exist in the vicinity? <input type="checkbox"/> Yes <input type="checkbox"/> No
13. Ground-water level	
14. Nearest river, lake, sea etc	Name _____ Distance _____ Levels _____ Low water _____ Mean water _____ Highest level recorded _____
15. Meteorological conditions	Rainy season from _____ to _____ Max. Rainfall (mm) _____ per hour _____ per day _____ per month Storm hazard <input type="checkbox"/> minor <input type="checkbox"/> medium <input type="checkbox"/> high
16. Are extra charges for overtime, night work, work on public holidays to be included?	<input type="checkbox"/> Yes <input type="checkbox"/> No Limit of indemnity _____
17. Is Third Party Liability to be included?  Has the contractor concluded a separated policy for TPL?	<input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No

<p>18. Details of existing buildings or surrounding property possibly affected by the contract work, such as by excavating, underpinning, piling, vibration, ground-water, lowering, etc</p>																					
<p>19. Are existing buildings and/or structures on or adjacent to the site, owned by or held in care, custody or control of Contractor(s) or the principal to be insured against loss or damage arising out of or in connection with the contract works?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>Limit of indemnity _____</p> <p>Exact description of these buildings/structures _____</p> <p>_____</p>																				
<p>20. Please state hereunder the amounts you wish to insure and the limits of indemnity required (cf. Policy Wording, Section I, Memo 1, and Section II)</p> <p><b>Section I</b> Material Damage</p>	<p style="text-align: right;"><b>Currency:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Items to be insured</th> <th style="width: 30%;">Sums to be insured</th> </tr> </thead> <tbody> <tr> <td>1. Contract work (permanent and temporary work, including all materials to be incorporated herein)</td> <td></td> </tr> <tr> <td>2. Contract price</td> <td></td> </tr> <tr> <td>3. Materials or items supplied by the Principal(s)</td> <td></td> </tr> <tr> <td>4. Construction plant and equipment</td> <td></td> </tr> <tr> <td>5. Construction machinery (please attach list showing replacement values of new items)</td> <td></td> </tr> <tr> <td>6. Clearance of debris (insured only up to the amount indicated)</td> <td></td> </tr> <tr> <td><b>Total sum to be insured under Section I:</b></td> <td></td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Special risks to be insured</th> <th style="width: 40%;">Limits of indemnity<sup>3</sup></th> </tr> </thead> <tbody> <tr> <td>Earthquake, volcanism, tsunami</td> <td></td> </tr> </tbody> </table>	Items to be insured	Sums to be insured	1. Contract work (permanent and temporary work, including all materials to be incorporated herein)		2. Contract price		3. Materials or items supplied by the Principal(s)		4. Construction plant and equipment		5. Construction machinery (please attach list showing replacement values of new items)		6. Clearance of debris (insured only up to the amount indicated)		<b>Total sum to be insured under Section I:</b>		Special risks to be insured	Limits of indemnity <sup>3</sup>	Earthquake, volcanism, tsunami	
Items to be insured	Sums to be insured																				
1. Contract work (permanent and temporary work, including all materials to be incorporated herein)																					
2. Contract price																					
3. Materials or items supplied by the Principal(s)																					
4. Construction plant and equipment																					
5. Construction machinery (please attach list showing replacement values of new items)																					
6. Clearance of debris (insured only up to the amount indicated)																					
<b>Total sum to be insured under Section I:</b>																					
Special risks to be insured	Limits of indemnity <sup>3</sup>																				
Earthquake, volcanism, tsunami																					

	Storm, cyclone, flood, inundation, landslide	
<b>Section II</b> Third Party Liability	Items to be insured	Limits of indemnity <sup>4</sup>
	1. Bodily injury	
	2. Any one person	
	3. Total	
	4. Property damage	
	<b>Total limit to be applied under section II</b>	
<sup>3</sup> Limit to of indemnity in respect of each and every loss or damage and or series of losses or damages arising out of any one event  <sup>4</sup> Limit of indemnity in respect of any one accident or series of accidents arising out of any one event		

We hereby declare that the statements made by us in this Questionnaire and Proposal are complete and true to the best of our knowledge and belief, and we hereby agree that this Questionnaire and Proposal shall form the basis and be part of any policy issued in connection with the above risk or risks. It is agreed that the insurers shall be liable in accordance with the terms of this policy only and that the Insured will not lodge any other claims of whatever nature.

The Insurers undertake to deal with this information in strict confidence.

Signature of Proposer: \_\_\_\_\_ Date: \_\_\_\_\_

Liability does not begin until this proposal has been accepted by the Company and the premium paid, except as provided by any official cover note issued by the Company. A specimen policy is available on request.