



Contractors & All Plant Risk

Protection for construction contractors
against the loss or damage of construction
plants & equipment, including during transit.





At Indigo Brokers, we understand the unique challenges and risks contractors and construction companies face. Our comprehensive Contractors & All Plant Risk insurance solutions are designed to provide robust protection for your projects and equipment, ensuring that you can focus on delivering quality results without worrying about potential financial setbacks.

Our tailored coverage options include:

- Contractors All Risk,
- Construction Industry Public Liability
- Plant All Risk

Each division offers specific protections to meet the diverse needs of the construction industry.



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Contractors All Risk

Engineering insurance often depends on contract conditions that outline the obligations of the insured parties. Plant hire companies use agreements that include terms of hire and hirer obligations, which may hold them liable for any liabilities arising from the use of the plant and loss or damage to the hired-in plant. Similarly, construction and engineering businesses are governed by construction contract conditions, such as the Joint Building Conditions of Contract (JBCC), General Conditions of Contract (GCC), FIDIC, and NEC.

These conditions determine responsibility for loss or damage, insurance obligations, and risk transfer timings (e.g., upon Practical Completion or Works Completion), as well as maintenance period obligations. The contract's general terms can be amended in the Contract Data, signed by the contracting parties, and confirmed in the Letter of Award. Obtaining this information ensures that the correct policy is arranged.



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Contract Works:

The policy can cover a specific contract or project, arranged by the Employer/ Main Contractor, or for all contracts awarded to a contractor of similar type and value under an annually renewable policy. The standard annual policy excludes:

- Contracts exceeding the Policy Limit of Indemnity or Insured Contract Value
- Contracts exceeding the duration limit in the policy Schedule
- Contracts on existing airport runways, airstrips, or aircraft
- Contracts involving harbours, jetties, piers, wharfs, breakwaters, moles, groynes, dams, and temporary works in water
- Contracts involving underground mining, tunnelling, shaft-sinking, or underground activities, except for normal foundation or basement excavations
- Contracts that commenced prior to policy inception unless agreed by endorsement

Insured Perils:

- Storm, Flood, Rain, other Water damage
- Windstorm
- Accidental Damage
- Theft & Malicious Damage
- Earthquake
- Fire, Explosion
- Testing & Commissioning
- Subsidence & Collapse

Extensions to Standard Contractors All Risk Cover:

- Surrounding Property Damage
- Removal of Debris
- Claims Preparation Costs
- Offsite Storage
- Fire Brigade Charges
- Professional Fees





Construction Industry Public Liability

Public Liability insurance provides cover for loss or damage to third-party property or injury or death directly resulting from construction work. The liability sections of the construction policy provide specific cover for liabilities arising from the performance of a construction contract, including at the contract site, during the contract period, and arising from the insured contract's performance.

Cover is limited to accidental damage to third-party property and injury to third-party persons. Employers can be deemed third parties if they are not parties to the insurance policy, such as when a plumber replaces a geyser and negligently causes water damage to a homeowner's wooden floors.

Cover:

- Emergency Medical Expenses
- Legal Defence Costs, provided these costs are incurred as a direct result of an indemnifiable event under this section of the policy





Plant All Risk

Indemnity is provided for Loss or Damage to Construction Plant and Equipment, such as Earthmoving plant, Excavators, TLBs, Bulldozers, Graders, Cranes, Drill Rigs, Dump Trucks, Compressors, and Generators—i.e., plant and equipment used by a contractor on a contract site. Coverage includes on-site, in-transit between sites, loading, unloading, and windscreen coverage. The Sum Insured may be based on New Replacement, Market, or Agreed Value.

Plant All Risk is a specialist class of business with similarities to HCV insurance, mainly in the business owner's mindset. Some plant owners maintain their equipment according to OEM requirements until warranties expire, then use third-party parts and extend service periods. Others maintain newer fleets for productivity, while some use older, refurbished equipment or run it until it has no value. Health and Safety legislation requires plant operators to have valid operator certificates and annual medical certificates.

Insured Perils:

- Sudden unforeseen loss or damage due to
- Falling, Collision, Overturning
- Fire, Storm, Flood, Subsidence, Landslip, Earthquake
- Theft and Malicious Damage



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GET IN TOUCH

Office 103
Wellington Centre
32 Church St
Wellington
7655

021 201 6443

info@indigobrokers.co.za

www.indigobrokers.co.za

