

Contractors Combined Broker Q&A

Availability & Platform

Q: Will the Digital Contractors Combined product be available on Acturis and Fast Trade?

A: Yes. The Contractors Combined product is being launched on both Acturis E-Trade and Aviva Fast Trade. The product is now live on Acturis E-Trade, and it will be available of Fast Trade later this month.

Q: What is the Acturis RFQ / product code for this product?

A: On Acturis, the Contractors Combined package uses the RFQ code ACT. It will appear as “Contractors Combined Package” in the Acturis system.

Core Cover & Structure

Q: Can the product provide property damage cover only (without liability)?

A: Public and Products Liability is a core cover on this product. Material Damage (property) cannot be written in isolation under Contractors Combined. Clients needing property-only cover without liability should be referred to our Mid-Market offering.

Q: Is the Contractors Combined policy arranged on a year-end declaration (adjustable) basis?

A: No, the policy is not on a declaration-adjustable basis. Premiums are not subject to a year-end adjustment under this e-trade product.

Liability & Limits

Q: Will a £10 million Public Liability limit be available?

A: The maximum Public Liability limit of indemnity under Contractors Combined is £5 million, at the moment. If a higher PL limit is required, the risk can be considered through our Mid-Market (offline) solution.

Q: Is there a restriction on subcontracted work (bona fide sub-contractors)?

A: Yes. Up to 50% of the turnover can be sub-contracted under this product. If the proportion of subcontracted work exceeds 50%, the risk would likely fall outside this product's appetite.

Q: Does the product cover work involving heat (heat work away from the insured premises)?

A: Yes, cover for use of heat (e.g. welding, blow torches) away from premises is provided for most trades. However, we do not cover specialist roofing contractors using heat (roofers performing hot works), and certain trades will have their Public Liability limit automatically capped at £2m when heat work is involved.

If a general building contractor occasionally undertakes a limited amount of hot work or minor demolition as part of a larger project, this is acceptable, the policy will apply appropriate conditions and endorsements to manage these higher-risk activities.

Contract Works & Project Scope

Q: What are the height and depth limits for this product?

A: The standard height limit is 15 metres, and the depth limit is 3 metres. These limits cover the maximum working height and excavation depth for insured projects. In exceptional cases, a one-off project exceeding these limits might be considered on referral (case-by-case basis), but regular operations beyond 15m/3m would be more suitably considered through our Mid-Market offering.

Q: Is cover provided for maintenance (snagging) periods?

A: Yes. The Contractors Combined wording includes cover for maintenance periods in line with contract conditions, up to a maximum of 12-months where the insured is responsible for rectifying defects.

Q: What level of defects cover is standard?

A: The standard defects coverage is DE3. (This covers damage to insured work due to defects in part, but not the cost of improving faulty workmanship itself.) If higher defects cover level (e.g. DE4 or DE5) is required, it cannot be provided under this e-trade product and would need to be considered by our Mid-Market teams.

Q: Can you provide Contract Works cover for timber frame construction?

A: Yes, but with restrictions. Contract Works involving timber frame building are covered only up to two storeys in height and a £1,000,000 maximum contract value. Projects beyond these timber frame limits would require specialised underwriting and can be considered by our Mid-Market team.

Special Covers & Extensions

Q: Is cover available for show homes and their contents?

A: Yes. The Contract Works section includes a “Show Properties” clause, which extends cover to show houses and their contents. A standard £35,000 contents limit applies for show home contents.

Q: Is terrorism cover included?

A: Yes. Terrorism cover is available as an option and is provided via Pool Re.

Q: Can the policy include joint names cover if required by contract (JCT clause)?

A: Yes. The Contract Works section contains an “Additional Interest” clause to include the interest of any employer or contractor as joint insured, to the extent required under contract conditions. In practice, this means joint names policies can be accommodated where needed by JCT or similar contract terms.

Q: Is cover provided for speculative builds?

A: Yes – speculative builds (private houses built for sale with no buyer at start) can be covered for eligible trades. The policy provides cover for damage to a private dwelling constructed on a speculative basis, typically up to 90 days after completion.

Q: Is tenants’ improvements cover available?

A: Yes. Tenants’ improvements (alterations or fixtures a tenant adds to rented premises) can be insured under the Contractors Combined product if needed, instead of standard buildings cover.

Plant, Tools & Materials

Q: What is the basis of claims settlement for Contract Works and plant cover?

A: Claims for Contract Works and owned plant are settled on a repair or replacement basis, restoring the damaged property to the condition it was in immediately before the loss. For hired-in plant, settlement is based on the insured’s legal liability under the hire agreement (i.e. what the policyholder must pay the hiring company, often the replacement/repair cost under contract terms).

Q: If a piece of plant has road traffic cover elsewhere (e.g. on a motor fleet policy), will the Contractors Combined owned plant section cover accidental damage on the road?

A: No. Any plant that is road-licensed and requires a motor insurance certificate is excluded from the Contractors Combined plant cover while on public roads.

Q: What cover is provided for employees' tools?

A: Employees' hand tools and personal tools are covered as part of the Contractors All Risks section. Cover applies while on or adjacent to any contract site, and also in transit between the insured's premises and the site. Tools are not covered at employees' homes.

Q: What cover is available for stock under the Contract Works cover?

A: Materials for identified for incorporation in the works are covered anywhere in the Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Non-ferrous metal must be stored in a securely locked container or building.

Trades, Underwriting & Flexibility

Q: How many trades can be selected on one policy?

A: Up to two trades can be chosen for a Contractors Combined policy.

Q: Can business descriptions be tailored if needed?

A: Yes. Brokers will select from the standard trade list online, but underwriters can refine the business description where necessary to ensure it accurately reflects the client's activities. In practice, this means if the predefined categories don't fully describe the business, you can discuss with an underwriter to get a more bespoke description applied.

Q: Can premises with non-standard construction be insured under this product?

A: Yes, potentially. Unusual construction (e.g. a building with 100% felt-on-timber flat roofing) can be considered, depending on the risk specifics. Such cases may require referral to an underwriter for review and special acceptance, to ensure the risk meets our guidelines.

Q: Can high-risk locations (for example, work on railways or airside at airports) be covered?

A: Typically, work at certain high-hazard locations is excluded as standard by the policy. However, we can consider providing cover by endorsement on a case-by-case basis if the work scope and safety controls are acceptable to our underwriters. Each situation would be reviewed individually to determine if cover can be extended.

Q: If a general builder does some hot roof works or demolition as part of a wider project, rather than a specific job, will this be acceptable?

This would be acceptable if the work forms and ancillary part of the contract and any demolition work is on structures not exceeding 5m in height.

Geography & Eligibility

Q: Can customers based in the Channel Islands be covered?

A: Yes. The product can cover insureds domiciled in the UK, the Isle of Man, and the Channel Islands.

Q: Can sub-contractors based in the Republic of Ireland be covered under this product?

A: No. Contractors Combined does not cover risks that involve bona fide sub-contractors domiciled in the Republic of Ireland.

Additional Covers

Q: Is Advanced Loss of Profits (ALOP) cover available under Business Interruption?

A: No. Advanced Loss of Profits is not offered on this Contractors Combined product. If a project requires ALOP cover, it will need to be placed on a specialist or Mid-Market policy.

Q: Is Professional Indemnity cover included in this product?

A: No. Professional Indemnity insurance is not part of this Contractors Combined package. Brokers can arrange a separate standalone PI policy for the client if this cover is required.

Q: Is Cyber cover included?

A: No. Cyber insurance is not provided under Contractors Combined. For cyber risks, a dedicated cyber insurance policy should be taken out separately (Aviva offers Cyber Now and Cyber Respond products via both Fast Trade and Acturis eTrade).

Q: Is “Part Products” cover available?

A: No. The Contractors Combined product does not include the Part Products liability extension (covering damage caused by the insured’s completed works after handover). Customers requiring Part Products cover need to be placed via our Mid-Market offering, where this extension can be underwritten if appropriate.

Q: Is efficacy cover (failure of product to perform) provided?

A: Generally, no efficacy is excluded for certain trades/activities under this product. For example, policies for alarm installation or fire protection risks will contain an efficacy exclusion. Any such applicable exclusions will be clearly stated in the policy documentation.

Digital Journey & Support

Q: Are there significant differences in the quote journey between Acturis and Fast Trade?

A: The quote process is very similar on Acturis versus Fast Trade. Fast Trade’s journey is more streamlined, while Acturis follows the standard market question set, but there are no major differences in terms of information required or steps. Either platform will allow you to obtain quotes and bind coverage with comparable ease.

Q: How can brokers get underwriting support or referrals for this product?

A: We have dedicated support channels for Contractors Combined. Our contact phone line and Live Chat facility have been updated with a specific option for Contractors Combined enquiries. Brokers can easily reach our underwriters via these channels for any questions, referrals, or tailoring of cover during the quote process.

Q: What does the underinsurance alert tool do?

A: The digital platform includes an underinsurance alert for property sums insured. When you enter a building sum insured on Fast Trade, the system will automatically check it against available data. If the figure appears too low relative to rebuilding cost data, it will flag potential underinsurance and, where possible, suggest a more appropriate sum insured. If data is insufficient to suggest a number, it will advise considering a professional valuation. This tool is designed to help ensure clients are adequately covered before binding the policy.

Q: How do I determine if Self Employed or Contractors Combined is the most suitable policy?

Cover:	Self Employed	Contractors Combined
Core:		
o Public Liability	£1m, £2m Or £5m	£1m, £2m Or £5m
o Legal Protection	£500,000	Optional cover
Optional:		
o Contract Works	Up to £1m	£2.5m contract value
o Own Plant	Up to £250,000	£350,000
o Hired in Plant	Up to £250,000	£250,000
o Employee's Tools	Up to £50,000	£5,000 per employee
o Material Damage		£7.5m per location
o Employers Liability	£10m	£10m
o Buildings	Not available	Up to location limit
o Contents/Stock/Computers	Up to £50,000 for Stock & Business Equipment	Up to £5m
o Business Interruption	Up to £50,000 for Increased Cost of Working	Up to location limit
o Legal Protection	Core cover	£100,000/£250,000/£500,000
o Personal Accident	Up to £50,000 per capita	Up to £100,000
o Terrorism		Available

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Firm Reference Number: 202153