

Regional Mid-Market Construction Sector

Quick Guide

Aviva's Construction Sector insurance is for businesses that deal with all elements of on-site construction and property investment, including builders, contractors and civil engineers.

There are no mandatory sections, with every cover being optional, enabling the build of a commercial insurance solution which specifically meets the needs of each business.

Property damage

- **Energy efficiency** – up to £10,000 per period of insurance for the additional cost and expense of replacing damaged portions of insured buildings in a way which improves their future energy efficiency.
- **Documents, plans and designs** – up to £250,000 per period of insurance.
- **Exhibition sites** – up to £25,000 for any one claim for damage to property while at exhibitions of up to seven days.
- **Debris removal** – up to £25,000 for any one claim.
- **Homeworking** – up to £5,000 per director, partner or employee. Protecting assets as people continue to work more flexibly.
- **Temporary removal** – cover away from the premises of up to £250,000 for any one claim.
- **Changing locks** – up to £25,000 per period of insurance for loss of keys including digital access cards, safe keys and safe combination access codes.
- **Incompatibility of software programs** – up to £25,000 for any one claim if replacement computer/electronic office equipment is not compatible with existing software or programs.
- **Temporary repair costs** – up to £20,000 any one claim, for costs to make temporary repairs to property following damage.
- **Seasonal increase** – 25% for the months of November, December and January or any other agreed months.
- **Trade samples** – £500 per item and up to £10,000 for any one claim.
- **Optional resilient repairs cover** – following damage by storm, flood, and in some circumstances escape of water, we will pay additional costs to implement solutions to try to limit the impact of a similar future loss.



Public and products liability

- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Hired or rented premises** – up to £500,000 for damage to premises hired or rented for the purpose of the business.
- **Payment for court attendance** – £500 limit per day for directors and employees.
- **Personal belongings** – accidental damage to employees' and visitors' personal belongings in your custody and control.
- **Injury to working partners.**
- **Overseas personal liability** – personal liability cover for employees and directors while they are overseas in connection with the business.
- **Liability under data protection legislation.**



Contract works

- **Off-site storage** – protecting materials while off-site – up to £250,000 for any one claim.
- **Redrawing plans or documents** – covered up to £50,000 for any one claim.
- **Show properties** – covering the contents within any one show property for up to £35,000 for any one claim.
- **Debris removal** – up to 25% of estimated contract price.
- **Marine 50/50** – included.
- **Temporary repairs** – up to £25,000 for any one claim.
- **Loss of keys** – up to £5,000 for any one claim.
- **Speculative builds** – private dwellings built on a speculative basis for sale or let for up to 180 days, pending sale.



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Business interruption

- **Prevention of access** – up to £50,000 for any one claim.
- **Damage at contracted supplier premises** – up to £100,000 for any one claim.
- **Damage at customer premises** – up to £100,000 for any one claim.
- **Specified disease** – up to £25,000 for any one period of insurance.
- **Full failure of electricity, gas and/or water** – £100,000 per claim and £300,000 in aggregate for accidental failure (damage). Lower limits apply to non-damage events.
- **Essential personnel** – up to £50,000 for any one claim for costs and expenses incurred to limit business interruption as a result of death or total disablement of an owner, partner, company director or trustee.
- **Public relations expenses** – up to £10,000 for any one period of insurance.
- **Workplace recovery office facilities/IT recovery services** – up to £50,000 for any one period of insurance.
- **Action by police** – up to £50,000 for any one claim.



Employers' liability

Covering legal liability to employees for bodily injury which happens in the course of working for the business.

- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Section cover limit** – £10,000,000 included as standard.



Management liability

Providing financial protection as an individual (directors and officers liability) and/or as a company (employment practices liability and corporate legal liability) in the event that claims are made in relation to the running of the business.

Directors and officers liability (core)

- Broad definition of 'insured person', including employees acting in a managerial capacity.
- Reimbursement to the company if it pays out to protect the director or officer.
- Legal representation expenses (up to the policy limit).
- Cover automatically extended to newly established or acquired subsidiary companies (subject to the size of the new company).

Directors and officers liability (additional cover)

- Cover for legal costs, expenses and any civil damages awarded against the director or officer.
- Automatic cover for spouses, heirs and legal representatives named in proceedings by virtue of their status as such.
- Property damage defence costs.

Corporate legal liability insurance (optional)

- Cover for defence costs, and in some cases awards and damages.
- Breach of contract defence costs.

The following covers are also available:

Money and assault

People and property – money cover provided at varying locations such as at the premises, in transit and at the homes of authorised employees. Assault cover includes damage to clothing and personal belongings, and medical and dental expenses.

Accident and health

Injury and travel protection – covering the business need for financial benefits to be paid in the event of accidental bodily injury to an employee, and/or providing financial protection for employees while travelling for the purposes of the business.

Commercial crime

Direct financial loss protection – wide protection against direct financial loss sustained by a business due to theft, fraud or dishonesty by its employees and/or third parties.

It covers loss of money, securities or property belonging to the business's clients or customers which is in the care, custody and control of the business and for which the business has legal responsibility.

Legal protection

Expert advice and service – access to legal advice to minimise the risk of any potential legal issue escalating. Also provides cover for legal representation and the cost of legal expenses if a matter has to be taken to court.

Added-value services:

DAS Businesslaw

<https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help your client manage their business effectively. Once insurance is in place with us, your client will have access to:

- unlimited legal advice via the legal advice helpline.
- email alerts on changes in law, legislation and regulation.
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help with the day-to-day running of the business, as well as helping to manage exposure to legal risk.
- topics ranging from branding, crowdfunding and financial and tax planning to marketing strategy can help to build and grow your client's business.

Why Aviva?

The Aviva way of underwriting: whole-customer approach

- **Modular product approach** – to cater for all cover needs under one policy: more efficient service for clients and brokers.
- **Access to regionally based underwriters** – empowered to tailor covers, products and limits to meet customer needs.
- **Data-led personalisation to ensure adequacy of cover** – offering solutions for risks such as underinsurance by leveraging data and analytics in real time.

The Aviva difference: instilling trust and confidence

- **Fast, fair and reliable claims** – helplines available 24/7 with UK-based claims handlers.
- **Access to specialist and technical legal experts.**
- **Complimentary tax and legal helpline** – including a counselling service for employees.

Aviva the long-term partner: forward-thinking

- **Sustainability insight support** – access to the enterprise nation hub to assist small businesses with their sustainability goals.
- **Comprehensive risk management solutions** – online, on demand or in person to suit the needs of individual businesses.
- **Access to specialist partner network** – a wide range of products and services available at preferential rates to meet the risk and management needs of businesses.