



## Contractors All Risks

**Insurer:** QBE UK Limited  
**Policy Number:** 059983/01/2026/0000  
**Policy Period:** 1 June 2026 to 31 May 2027

The University's Contractors All Risks insurance covers contract works carried out by or on behalf of the University in the United Kingdom and the Republic of Ireland where it is the University's responsibility to insure the works.

The policy covers contract works on a joint names basis where required by contract. Existing structures are only covered to the limited extent provided by the policy.

### **Notification Requirements**

Projects with an estimated contract value of £2.5m or more should be referred to the Insurance Office in advance. Any project over £20m falls outside the annual policy and must be separately referred before works commence.

### **Cover Specifications**

The policy covers physical loss of or damage to contract works during the period of insurance, including existing and new contracts, subject to the schedule, extensions, conditions and exclusions. This includes major physical damage risks such as fire, theft, malicious damage, escape of water, storm and flood.

This policy does not insure plant and equipment, hired-in plant, employees' tools and personal effect, Cyber loss, data loss, communicable disease, pollution, nuclear risks, war and terrorism, Intentional acts, intentional overloading, and machinery breakdown unless specifically covered elsewhere

### **Limit of Indemnity**

- Maximum contract value under the annual policy: £20m any one contract
- Increase in contract value extension: up to 25% of the estimated contract value
- Maintenance cover: up to 24 months, subject to the policy wording and contractual responsibility
- Testing: 7 days from commencement
- Commissioning: 30 days from commencement

### **Excess**

Main excesses are £10,000 for theft, malicious damage, storm, flood, water ingress, defective design and most other losses; £25,000 for escape of water; and £2,500 for existing structures. Additional costs of construction are subject to a 20% contribution, minimum £25,000.

### **Extensions**

Key extensions include professional fees, additional costs of construction, debris removal, existing structures, expediting expenses, off-site storage, plans and documents, public authority requirements, avoidance of impending damage, fire brigade charges and preventative measures, each subject to the policy sub-limits.

### **Key Exclusions**

The policy does not cover penalties or consequential loss, unexplained losses, money, normal wear and tear, deliberate acts, uninsured contracts above the policy limit, and the cost of correcting defective design, plan, specification, materials or workmanship itself. It also excludes cessation of works beyond the policy allowance unless agreed by insurers.

### **University Obligations**

The Insurance Office may need project information to support renewal, disclosure and referral requirements. Information requested should be complete and accurate so the University can meet its obligations under the Insurance Act 2015.

The premium is based on estimates and will be adjusted after expiry once the required declaration information has been provided. The minimum premium retained following adjustment is 100% of the annual policy premium.

Where hot works are proposed, the required hot works precautions must be followed. Appendix A summarises the relevant precautions and should be applied before work starts.

**For projects £2.5m and above, expect to provide:**

- contract value
- programme dates and phases
- key hazards or unusual risk features, such as hot works or roof works
- details of any existing structure affected

Hot works should only be authorised where a safer method is not reasonably available and the controls in Appendix A are followed.

**Claims Notification and Procedure**

Notify the Insurance Office immediately of any loss, damage or circumstance likely to give rise to a claim so it can be reported to insurers without delay.

No responsibility, liability, offer, promise, payment or indemnity should be admitted or made without the insurer's prior written consent.

All reasonable steps should be taken to prevent further loss or damage following an incident.

(a) notify the insurer with full details and report theft or malicious damage to the Police immediately

(b) take all reasonable steps to prevent or minimise further loss or damage **Do not continue to use damaged property if this could worsen the loss.**

(c) retain damaged property or parts where possible

(d) provide any further information or evidence reasonably required by insurers

**Important note**

For emergency or out-of-hours claims notification, contact Griffiths & Armour Claims Division:

Griffiths & Armour Claims Division  
12 Princes Parade  
Princes Dock  
Liverpool L3 1BG

Email: [swilliams@griffithsandarmour.com](mailto:swilliams@griffithsandarmour.com) / 0151 600 2167

**Summary**

This leaflet is not a substitute for the policy wording and schedule, which should always be checked for project-specific advice. Please contact the Insurance Office if you need advice on whether additional project-specific cover is required.

Examples of additional cover that may be needed depending on the contract include:

- Third Party / Non-negligence
- Delay-Start-Up
- Latent defect

If this may apply, contact the Insurance Office before works commence.

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## Appendix A

### Application of heat work conditions

It is a Condition of this insurance that the following precautions should be taken when open heat sources or naked flames are used.

#### (a) Blow Lamps Blow Torches Welding and Cutting Equipment

- (i) The area in which they are to be used is first cleared of loose combustible materials and any fixed combustible material should be protected with asbestos blankets or other similar equipment.
- (ii) A suitable fire extinguisher of 7lb or equivalent capacity is kept available for immediate use.
- (iii) Blow lamps and blow torches are lit for as short a time as possible before use and extinguished immediately after use.
- (iv) Lit blow lamps or blow torches are never left unattended.
- (v) Blow lamps are filled only in the open.

#### (b) Vessels for the Heating of Bitumen or Bituminous Compounds

- (i) Vessels are continuously attended whilst heating is taking place.
- (ii) Vessels are only used in the open whilst heating is taking place.
- (iii) If Vessels are to be sited on roofs or combustible floors a sheet of metal or incombustible materials of not less than 10 feet square placed under the vessel before heating takes place.
- (iv) A suitable fire extinguisher of 2 gallons or equivalent capacity or two 2 gallon buckets full of sand are kept available for immediate use.

The area in which such equipment has been used is to be thoroughly examined one hour after the end of each period of work to ensure that there are no signs of fire.

## Appendix B

### Definition

#### 1 Contract work value

Contract work value is the value of the works to be insured, excluding costs that would not be incurred in reinstating the damaged works.

Where works are phased, the total value should usually be treated as one project unless there is a clear completion or handover between phases.

Decant or temporary relocation costs can usually be excluded where they would not form part of the reinstatement cost.

Fixtures, fittings, furniture or equipment forming part of the contract works should be included in the contract work value.

#### 2 Free Issue Materials

Free issue materials are items supplied for incorporation into the works which remain the University's responsibility and should be included in the declared contract value where required.