HSB

A Munich Re company

E-trade: HSB Construction Insurance

Construction risk solutions

Simple online trading

All construction, erection and installation work contains an element of risk, whether created by the nature of the work to be carried out, by the contractual liability or by the perils of the location in which the works take place.

Construction insurance from HSB provides comprehensive cover for construction, buildings and civil engineering projects, and owned and hired-in contractors' plant. Available via HSB Fast Track, our online e-trade platform, our construction e-trade products have been developed to be traded entirely online; making the full quote and bind process as quick and easy as possible.

Our e-trade HSB construction insurance product portfolio consists of HSB Annual Construction, HSB Project Construction and HSB Contractors' Plant.

What is covered?

Available on an annual or single risk basis, our contract works covers can be arranged in the name of the contractor, the principal, or joint names depending on the project requirement.

Our contractors' plant cover is available for owned or hired-in plant. Targeted principally at plant owners, hirers or construction industry contractors, it is also relevant for manufacturers and businesses that often need to hire in plant and machinery.

Product	Cover	Features
HSB Annual Construction	Offers cover for annual contract works and, optionally: – Owned and hired-in contractors' plant – Employees' tools and personal effects	– Materials from the commencement of loading for despatch to site (including transit and incidental storage) – Contract works during the construction period (including automatic continuation of cover for ongoing contracts that increase in contract price; up to 125% of the sum insured) – Maintenance and defective design – Free issue materials where these are included in the declared values
HSB Project Construction	Offers cover for single project contract works and, optionally: – Owned and hired-in contractors' plant – Employees' tools and personal effects	– Materials from the commencement of loading for despatch to site (including transit and incidental storage) – Contract works during the construction period (including automatic continuation of cover for ongoing contracts that increase in contract price; up to 125% of the sum insured) – Maintenance and defective design – Free issue materials where these are included in the declared values
HSB Contractors' Plant	Offers cover for owned and hired-in contractors' plant	– Cover is available on a specified or blanket basis for owned plant – Owned plant insurance on a reinstatement (new for old) basis up to 24 months old – Legal liability cover for hired-in plant under the terms of the hire agreement – Cover for plant whilst hired out

Focused on simple, accessible e-trade solutions

Who is it targeted at?

Our e-trade construction products are aimed at predominantly small to medium-sized businesses covering trades such as:

- General building contractors
- Ground working and road surfacing contractors
- Roofers
- Services trades including electricians, plumbers, and heating and ventilation contractors
- Painting and decorating contractors
- Plant owners
- Plant hirers

Larger business risks can also be traded on HSB Fast Track with underwriting referrals supported by our dedicated E-Trade Team.

How can I access HSB's construction products?

HSB's construction insurance products are available via HSB Fast Track, our online e-trade platform; making it quick and easy to quote and bind cover, process MTAs and obtain renewal terms.

Who do I contact for more information?

For more information on HSB's construction insurance products, contact your HSB Business Development Manager or office. Contact details for our regional offices can be found at **www.hsbeil.com**.

For specific questions on policy referrals via HSB Fast Track, please contact our dedicated E-Trade Team on **1800 200 149** or via email at **etrade@hsbeil.com**.

HSB construction insurance in action

The following provide a few examples of the types of claims that are covered under our HSB construction insurance products.

Type of business	Incident	Example claim cost	Cover section
General builder	**Storm water penetrates construction site causing damage and mould** A construction project was well underway when a storm, consisting of high winds and heavy rainfall, hit the site and caused water to penetrate through the tarpaulin roof covering. The water penetration and resultant mould caused damage to the third floor and roof.	€94,656	Contract works
General builder	**Accidental damage to hired-in excavator** A dumper driver was moving earth around a construction site. Having emptied one load of soil, he returned for the next. Positioning the dumper near a hired-in excavator, the driver got off the machine. As he did so, the dumper lurched forward and hit the excavator; causing damage to the door and the frame. The excavator required significant repair.	€9,020	Hired-in plant
Mezzanine floor installer	**Tools and equipment stolen from vehicle** A mezzanine company's vehicle was broken into and tools, including a nailer, transformer and angle grinder, were stolen. The tools were critical to the business so immediate replacements were needed to minimise business disruption.	€4,343	Owned plant

Broker/intermediary use only

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