



Introduction

The construction sector

The UK's construction sector is at the heart of the country's economic wellbeing. World-leading developers and projects define the industry's global standing. Small and large-scale new build residential developments, commercial projects using state-of the-art technology and environmental features through to region-wide infrastructure and civil engineering projects.



It's a complex and dynamic sector. Which is why Chubb is a leading insurer and partner to many of those active in it.

Our extensive sector experience is balanced with a complete 360 package of prevention, coverage and claims management.

Covering all the angles so that our construction clients, large and small, have the ideal insurance partner.

Construction in numbers*

£38_{bn}

Size of the UK market Q1 2023

2.2_m

UK employees Q1 2023

£476bn

Total UK construction revenue by 2027

£239bn

Revenue secured through construction of buildings by 2027

^{*} Source: Statista.com

⁻ Construction industry in the UK report, 2023

⁻ Forecast of construction industry revenue 2012 - 2027

Our solutions



Chubb adds tangible value to its construction clients

At Chubb, harnessing our expertise across teams and disciplines makes the difference. Prevention techniques delivered by our risk engineers are matched with carefully designed insurance programmes.

The result?

Our clients' annual and project-based operations are able to manage their risks with confidence and security. Seeing the issues before they occur is a powerful advantage.

The combined power of expertise

Teamwork is a principle common to both the construction site and the insurance provider. Utilising skills across teams in a collaborative and transparent way, Chubb adds tangible value to its construction clients:



Technical and engineering expertise

- Construction all risks covering a wide range of sectors from commercial and residential, through to major civil infrastructure
- Erection all risks cover for power, renewables, mineral processing, oil and gas, and others
- Operational power generation including onshore wind and solar
- Coverage for boiler and machinery, including physical breakdown of machinery, boiler explosion, and air conditioning failure
- Coverage for contractors plant and computers



Taking care of your liability needs

- Excess liability coverage providing additional protection to cover an unexpected large claim
- Multinational liability coverage providing peace of mind for international operations
- Employers liability coverage for employees who become ill or are injured
- Public liability coverage for claims made against you by contractors and other third parties
- Environmental liability providing specialist pollution coverage for contractors

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Our solutions



The Chubb difference

As the construction market becomes more complex, so do the risks, from multiple directions. A strong insurance programme needs an expert behind it. Here's how Chubb covers those angles.

- ✓ Leaders in the market with over 60 years' experience
- Wide authority limits mean decisions can be taken quickly
- ✓ Strong, stable partner with longevity at the core
- ✓ 20 specialist underwriters in London and regionally across the UK and Ireland
- Expert claims professionals on hand to offer guidance and manage claims
- Leading digital Health & Safety solutions and pre-emptive, preventative advice
- Extremely wide appetite, most risks can be considered
- Focus on annual contractor cover as well as project specific coverage

Risk prevention



We help our clients identify problems before they turn into costly claims 9 9

How we use our expertise

An effective partnership with an insurer brings intelligence and foresight. It also saves money.

Through effective, tailored risk prevention advice, we help our clients identify problems before they turn into costly claims. The reality is that Chubb offers its clients an advantage, closing off the angles of uncertainty and the potential disruption that claims can bring.

Efficient and cost-effective learning

Bring all your people up to speed on the basics of health and safety. Find out more about our eLearning solutions.

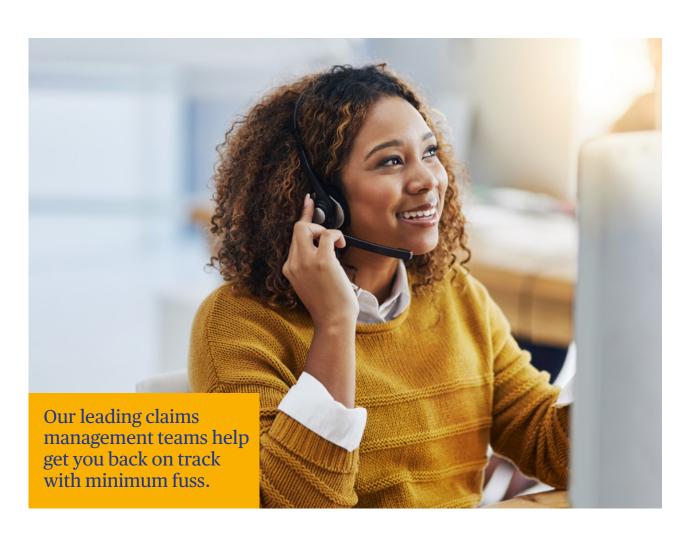
Find out more >

How do we do this?

- In-house HSE-experienced risk engineers aligned with our underwriters
- Providing carefully designed support and guidance around risk management and health and safety as standard
- Giving unlimited free access to our online H&S eLearning system
- Offering expert evaluation of your H&S systems
- Hosting 18 RoSPA, CPD and NOS approved courses on key workplace and wellbeing topics
- Being a trusted benchmark standard for effective health and safety management and claims defensibility
- Industry leading guidance materials covering Energy from Waste, Battery Energy Storage Solutions, escape of water, and water damage.

Claims management





Proactive risk prevention helps reduce the chance of claims, but even the very best programmes do not remove this aspect of being insured.

Whether a small project or a multinational operation, our leading claims management teams help get you back on track with minimum fuss, should the unforeseen occur.

- Experienced, dedicated team handling technical, engineering and liability claims
- Collaborative approach at the core involving client, broker, and Chubb
- Working together with underwriting, risk engineering and claims
- ✓ Focus on recovering uninsured losses at the same time as pursuing our outlay
- ✓ Treating customers fairly as a core principle

Claims management



Claims in action

1. The Event

A large commercial building was damaged when a gardener used a naked flame to remove weeds on the outside of the property. The building's facade, containing flammable insulation material behind external tiles, caught fire.

To contain the fire, the emergency services had to work on a large surface area causing extensive damage.





Our customer was concerned about possible toxic contamination of the insulation behind the tiles which could affect employees' health and safety. As a landmark building with high visitor numbers, the insured wanted to avoid long-term closure and disruption.

5. The Outcome

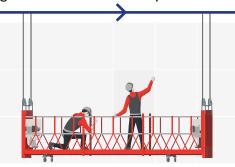
Due to the fast appointment of experts and the intervention of the Chubb claims handler, we were able to quickly commission repairs, limiting disruption to the immediate vicinity as well as the building's occupants and visitors.



3. The Problem

As the facade was nearly 125 metres high, it was not easy to determine the extent of fire damage.

Employee safety was essential if the building was to remain operational, so Chubb had to determine the quickest and most effective repair options.



4. The Solution

Chubb appointed a chemicals expert who used the external window cleaning hoist to test each tile for contamination. A plan to clean, repair and replace over 360 tiles was agreed. Our claims handler also intervened to speed up the replacement of the tiles with the manufacturer, reducing the schedule by several months.

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Contact us

Get in touch to find out more about our construction expertise and propositions.

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