

## 8. CAR — Contractors All Risk

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### Overview

Contractors All Risk (CAR) insurance is a specialist policy designed to protect construction projects against the wide range of physical and financial risks that arise during the building process. From the moment materials arrive on site to the day the completed structure is handed over to the owner, a CAR policy provides all-risk cover for the contract works — meaning it protects against any accidental loss or damage unless the cause is specifically excluded. This makes it far broader than a standard property policy and uniquely suited to the dynamic, high-risk environment of a construction site.

Our CAR policies cover civil engineering, building, mechanical, and electrical installation projects of all scales — from residential developments and commercial fit-outs to major infrastructure such as roads, bridges, dams, and pipelines. The policy is structured in two core sections: Section I covers the physical loss or damage to the contract works, plant, equipment, and surrounding property; Section II covers third-party liability arising from bodily injury or property damage caused to members of the public as a result of construction activities.

*No construction project is without risk — a CAR policy ensures that an unexpected event on site never derails your timeline, budget, or reputation.*

### Policy Options

#### 22. Contract Works Cover

All-risk protection for the physical structure under construction, including materials on site, against fire, flood, storm, theft, collapse, and accidental damage during the construction period.

#### 23. Plant & Equipment

Covers owned and hired-in construction plant, machinery, and tools against loss or damage on site, in transit, and during temporary removal — keeping your project moving after any setback.

#### 24. Third-Party Liability

Protects contractors against legal liability for bodily injury or property damage caused to third parties as a direct result of construction operations, including defence costs and compensation awards.