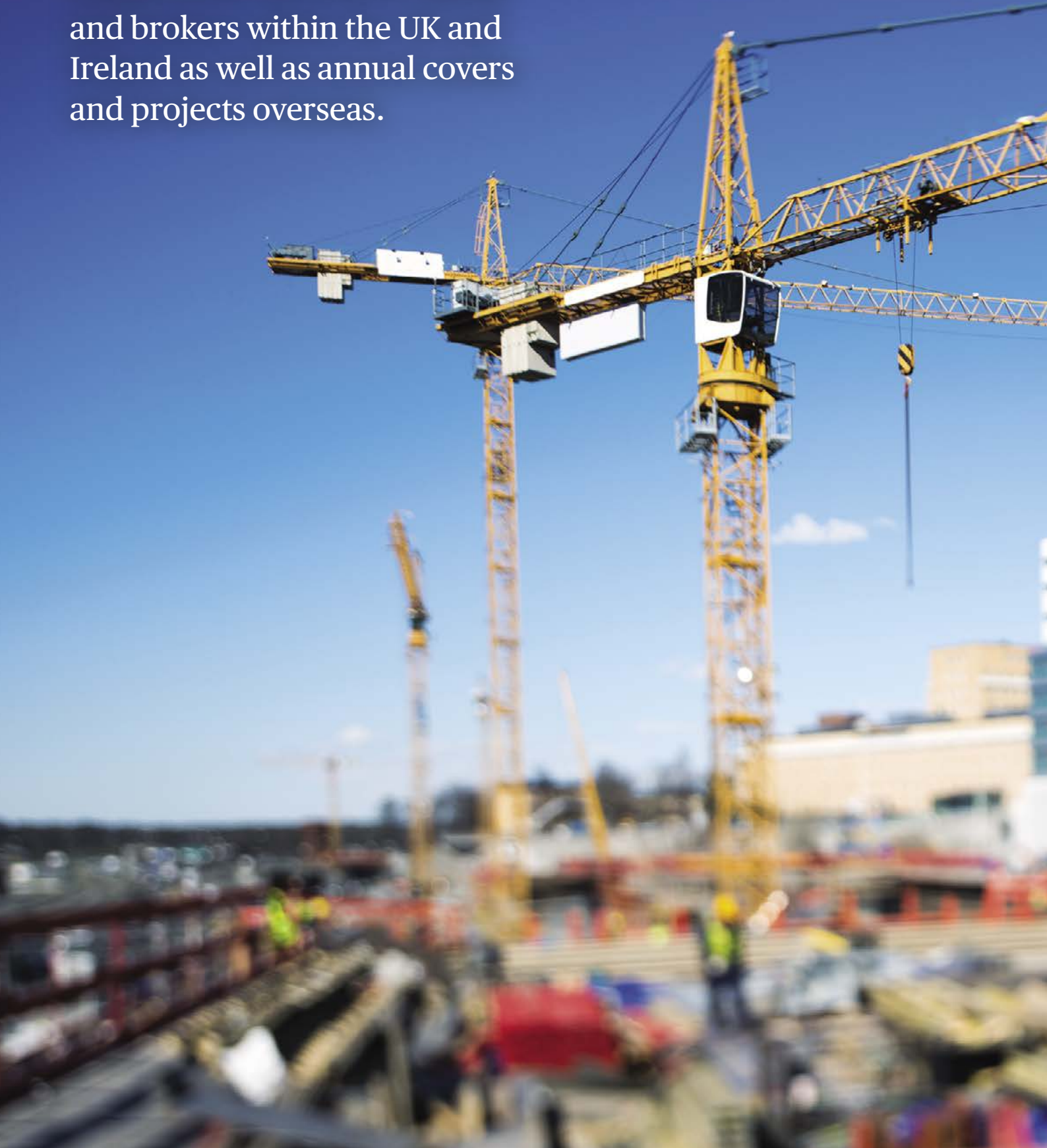


Chubb  
Technical lines



As a global insurance company, we offer our market leading construction services to clients and brokers within the UK and Ireland as well as annual covers and projects overseas.



# Construction All Risks & Erection All Risks cover

We can provide full seamless cover from the construction phase through to a fully operational power plant



At Chubb we recognise the often complex contractual nature of the construction business. We provide tailored construction insurance products, drawing on our long-standing expertise, to assist our clients and their brokers in meeting their specific needs. In adopting this flexible approach, we provide wide protection to the construction parties contractually involved on both an annual and a single project basis.

Whether the construction parties are principal owners; managing or main contractors; sub-contractors; manufacturers and/or suppliers; banks and/or other financial institutions, they can all be protected.

As a global insurance company, we not only offer award-winning services to clients and brokers within the UK and Ireland but also to annual covers and projects overseas.

We combine the incidental primary third party liability cover available on a Construction or Erection All Risks policy with our wealth of expertise in the construction field, and our market-leading capabilities in property and casualty insurance.

We are also able to provide seamless cover from the construction phase through to, and including, the fully operational risk in respect of power generation construction. This helps to avoid gaps in cover and is a concept that appeals to clients and investors alike as it aligns with project finance thinking.



### **Construction All Risks (CAR)**

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This being on either an annual or specific project basis for principal owners or contractors alike, where the greatest exposures lie during the course of build and construction activities.

Our construction abilities are geared for building work all risks insurance protection for both commercial and domestic construction as well as heavy civil engineering works.

### **Erection All Risks (EAR)**

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This being on either an annual or specific project basis during the course of erection or construction. Often the the greatest exposures lie with plant, machinery and equipment and its explosion or mechanical breakdown during testing and commissioning of plant.

Our Erection All Risks strategy is to insure all the major industry segments, especially power generation, whether it is in respect of traditional thermal energy, from onshore renewable or alternative energy sources. In addition, we insure the installation of general manufacturing machinery and production lines such as print works, food processing and bottling plants.

This is also true for heavy industries such as iron and steel production and processing plants, mining/ mineral processing and large onshore oil, gas and petrochemical installations.

### **Advance Loss of Profits - Project specific**

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The growth of build and operate schemes, and private financing or funding, has also increased the requirement to insure Advanced Loss of Profits (ALOP) or Delay in Start Up (DSU) for principal owners and finance parties such a banks or other lenders.

Chubb provides indemnity against loss of anticipated revenue through delay in completion of the project due to an indemnifiable claim under the project CAR or EAR section of the policy.

### **Third Party Liability (TPL)**

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In addition to our Construction and Erection All Risks offering, Chubb Technical Lines policies can also offer primary Third Party Liability cover (TPL) or up to £1,000,000 for each and every occurrence in connection with our clients construction activities.

Excess of loss Third Party Liability is also available at Chubb via our Casualty Department.





## Overseas risks

The ever expanding global construction and engineering market provides a wide range of opportunities for UK based contractors to work in overseas territories.

Chubb has operations in 29 countries across Europe, the Middle East and Africa. Our strong global presence, helps clients manage strong presence, helping clients manage their risks anywhere in the world. We are able to offer seamless solutions to our customers which includes agreeing coverage, issuing policies and adjusting claims around the world, all in accordance with legislative conditions and agreed service standards.

The Chubb Group is rated consistently amongst the highest for financial strength: AA from Standard & Poor's and A++ from A.M. Best.





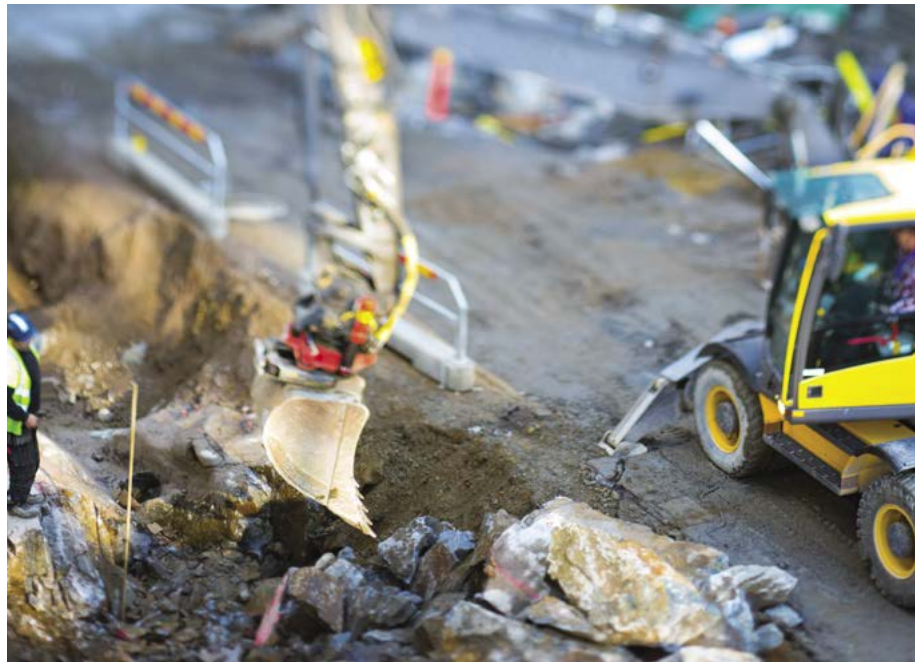
Our policy can  
be tailored to meet  
the risk exposure of  
most businesses

Renewable and  
alternative energy

We offer All Risks cover including fire and perils on renewable and alternative energy risks. This cover includes machinery breakdown on both the material damage and business interruption covers.



# All risks operational power including renewable and alternative energy & Business Interruption



All Risks of operational material damage insurance can be provided on a stand-alone basis or in connection with other package policies from Chubb. This includes boiler and machinery breakdown and associated Business Interruption insurance for operational power generation plants and facilities.

Our policy covers all risks of physical loss or damage to all material property insured. This includes fire and perils, and machinery breakdown for electrical and mechanical plant, boiler and pressure plant and all associated integral parts and buildings comprising a power generation plant. Our policy can cover single location power plants and stations or under a utility programme. Cover can be extended to include business interruption following an indemnifiable material damage loss and can be written on either our boiler and machinery policy or our package insurance policy including our biogas and solar product, as appropriate.

As a global insurance company, we offer our market leading services both to clients and brokers within the UK and Ireland, and to clients overseas.

## Types of plants covered can include

### **Traditional Thermal Power plants -**

- Oil and coal fired stations
- Combined or single cycle gas fired power plants
- Geothermal power plants
- Diesel powered plants

### **Renewable and Alternative Energy plants -**

- Anaerobic and aerobic digestion (AD) / Biogas
- Waste to energy (WtE) / Energy from waste (EfW)
- Biomass
- Onshore wind
- Solar
- Hydro



# Boiler and machinery breakdown & Business Interruption



Machinery breakdown/Business Interruption insurance can be provided on a stand-alone basis or in connection with other package policies

Our policy covers electrical and mechanical plant, boiler and pressure plant and all integral parts for physical damage against a variety of perils, detailed below. Cover can be extended to include business interruption following these perils and can be written on either our engineering package insurance policy or our renewable energy policy wording, as appropriate.

Our policy can be tailored to meet the risk exposure of most businesses and the cover can be categorised into three main areas:

## **Machinery breakdown covers**

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- The actual failure, breaking, distortion or burning out of any part of the machinery
- Damage following failure or fluctuation of the electricity supply
- The fracturing of any part of the machinery by frost which makes that part of the machinery inoperative
- Operator error or omission

## **Pressure explosion and collapse covers**

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- Explosion due to the sudden and violent rending of boiler and pressure plant by force of internal steam or other fluid pressure, which causes the bodily displacement of any part of the property
- Collapse due to the sudden and dangerous distortion of any part of the boiler and pressure plant caused by the crushing stress by force of steam or other fluid pressure

## **Sudden and unforeseen damage covers**

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- Damage to the property by pressure explosion, collapse or any other sudden and unforeseen cause not excluded

Our cover offers reinstatement as new for boiler and pressure plant up to ten years old, and electrical and mechanical plant up to three years old. Our standard business interruption indemnity period is 12 months.

# Contractors plant and equipment

## All risks of physical loss or damage to contractors or hirers owned plant and equipment

Our policy covers all risks of physical loss or damage to contractor and hirers owned and hired-in plant and equipment. The Chubb approach is to understand the business and insurance needs of our customers, therefore our policy is warranty free with no onerous plant security conditions. We understand how dependent our customers are on their specialist plant and machinery.

Our policy provides blanket cover for owned plant as well as cover for the insured's legal liability under the terms of their hire agreement, to pay compensation for damage to plant occurring during the hire period. Cover is provided during transit (excluding sea or air) and also while plant is hired out to a third party.



Our extensive experience, covering major annual and project engineering risks around the world, supports our underwriting expertise to deliver solutions for even the largest and most complex construction risks.





# Chubb engineering services

On Chubb guidance documents for the prevention of fire to waste, energy and biomass plants are recognised as industry and insurance leading guidance documents.



Chubb Technical Lines Engineering has a dedicated resource of risk engineers within the underwriting team who not only provide technical support to the underwriters but also support and advice to our policyholders.

The experience within our team covers many areas from general construction and operational activities through to heavy industrial risks, civil engineering, traditional power plants, waste-to-energy process plants and other renewable and alternative energy.

Our teams of engineers are market leading experts with both insurance and industry experience and offer an array of services.

The types of services provided include:

- Pre- or post-inception construction and /or operational surveys
- Client technical engineering guidance via market leading Chubb guidance documents
- Technical fire predictive and preventative control support guidance
- Post loss survey
- Crisis management systems

For more information on Chubb Technical Lines and engineering capabilities contact your local Chubb office or visit [new.chubb.com](http://new.chubb.com)



## About Chubb

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Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life,

personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

## Contact us

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# Chubb. Insured.<sup>SM</sup>



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