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## **Contractors All Risks (CAR) Insurance**

### **Highlights**

The **Contractors All Risk (CAR)** Policy is specially designed to give financial protection to the Civil Engineering Contractors in the event of an accident to the civil engineering works under construction.

These projects includes accidental damage to civil Construction works, contractor's plants & machinery at the construction site and damage / defects during the subsequent period of maintenance for which the contractors is liable under the terms of the agreement between the contractors and the principle.

### **Scope of Covers:**

**Section I:** Material Damage-covering physical loss, damage or destruction of the property insured by any cause, other than those specifically excluded in the policy.

**Section II:** Third Party Liability-covering the legal liability falling on the insured contractor as a result of bodily injury or property damage is belonging to a third party.

- Fire and Lightning.
- Theft & Burglary.
- Accidental damage like defective workmanship and material, lack of skill, Negligence, Malicious act or Human error.
- Water damage, Flood, Storm, Tempest, Inundation
- Collapse, Collision, Impact.
- Subsidence, landslide, Rockslide.

**Add-On Covers:** The proposer can choose to seek cover in respect of the following perils by paying additional premium.

- Clearance & removal of debris.
- Insured's own surrounding property
- Escalation
- Third Party Liability
- Express freight
- Airfreight

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- Extended maintenance
- Earthquake
- Terrorism Damage

**Add-On Covers:** The policy can be extended to cover the following items :-

- Construction equipment like scaffolding, shuttering materials
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- Damage to surrounding property not forming part of the contract work.
- Maintenance visit / extended maintenance cover to cover accidental loss or damage whilst carrying out any rectification during maintenance period and / or any amount incurred for rectification of such original defects or faults during construction.

**Exclusions under Contractors All Risks (CAR) Insurance:** The policy will not pay for loss/damage -  
The main exclusions under Section I for which no claim is payable, are loss or damage due to:

- Faulty design.
- Rectification of aesthetic defects of structure not relating to any physical loss or damage to the structure due to any accident, or of material defect or of workmanship defect. The exclusion of defective material / workmanship is limited to the parts of the structure immediately affected and does not apply to any consequential loss to correctly executed items, arising out of the accident due to defective material or workmanship.
- Loss or damage due to gradual deterioration, atmospheric condition, rusting etc.
- Loss discovered only at the time of taking inventory.
- Loss arising out of penalty for delay, non-fulfillment of terms of contract.

**For more information or queries, please contact us on [info@navnitinsurance.com](mailto:info@navnitinsurance.com)**

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