

Contract works **insurance checklist**

1. Know when you need it

- ☐ Doing a new build
- ☐ Building outside the original structure
- ☐ Extensions, loft or basement conversions

2. Declare your details

- ☐ State your turnover
- ☐ State the length of the contract
- ☐ State the maximum contract value

3. Protect yourself as a developer

- ☐ Contingent cover, both parties noted under JCT 5.4
- ☐ Or your own contract works policy
- ☐ Or Indemnity to Principal on their policy

4. Check the contractor's policy

- ☐ Adequate sums insured for the contract
- ☐ No endorsements on high-risk activities