CONSTRUCTION INSURE

Contractor insurance checklist

1. Define your works

- ☐ Break work down by trade, as a percentage
- ☐ Flag high-risk work done in isolation

2. Declare your figures

- ☐ State exact turnover
- ☐ State wage roll
- ☐ Include labour-only sub-contractors

3. Check sub-contractor status

- ☐ Earns under 20% of income from you
- ☐ Works without your direction
- ☐ Doing a separate, isolated task
- ☐ Uses their own tools and materials

4. Choose the right cover

- ☐ Liability only, or contractors' all risk
- ☐ Contract works cover for new builds or extensions
- ☐ JCT or latent defects insurance if required

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Specialist cover for developers