The Heritage Insurance Company (K) Ltd
Head office and branches

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Erection
All Risks

www.heritageinsurance.co.ke

Regulated by the Insurance Regulatory Authority
Provides broad insurance coverage during construction/erection of machinery, plant and steel structures involving civil engineering works. Scope of cover will include fire, burglary, floods, earthquake and unforeseen and accidental damage to the property insured. A limited amount will also be available for removal of any debris from a site after such damage/destruction.

In addition, the policy will extend to cover the contractor’s liability to members of the public (third parties), for death, injuries or damage to their property arising out of the contractor’s negligence.

**The policy covers the following stages:**
- Pre-storage
- Erection period
- Testing period
- Maintainance period

**Exclusions**
1. War
2. Terrorism
3. Consequential loss
4. Defective workmanship
5. Wear and tear
6. Liability to the insured’s employees
7. Political risk

**Excesses**
Applicable on:
- Act of God
- Third party liability
- All other claims

**FAQs**

1. **What is the difference between Contractor All Risks and Erection All Risks Insurance Cover?**

   Contractor All Risks cover is issued to projects that involve civil engineering works, materials are mainly concrete, stone and sand, construction is mainly on site, this policy can be extended to cover maintenance period but not testing risk while Erection All Risks cover is issued to projects that involve machinery/equipment manufactured in factory and assembled on site, materials are mainly steel/metal, this policy can be extended to cover testing.

2. **Is faulty design covered?**

   Loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection are not covered, manufacturer risks are not cover under the policy.

3. **Are contractor’s employees covered?**

   No, contractor is required to take Work Injury Benefits Act cover for his/her employees to insure them against injury or death while at work. This is a statutory requirement.

4. **Is delay of project cover or cost incurred as a result of this?**

   No, penalties, losses due to delay, lack of performance or loss of contract are not covered. Contractor may in addition to this policy take a Performance Bond which will guarantee against lack of performance.

*Policy Terms and Conditions apply*