



CONTRACTORS ALL RISKS

**BUILT FOR PROJECTS WHERE SUCCESS DEPENDS
ON DELIVERY**

Successful project delivery depends on far more than materials, structures and equipment alone.

Contractors, subcontractors, consultants, suppliers and numerous supporting activities must work together to keep projects progressing safely, efficiently and in accordance with contractual commitments. Every stage contributes to successful project delivery and the ability to achieve completion safely and efficiently.

As projects become larger and more complex, successful delivery becomes increasingly

dependent on the ability to manage disruption. When disruption occurs, the consequences often extend well beyond the damaged works themselves, influencing progress, project milestones and successful completion.

Contractors All Risks is designed for these environments, providing an integrated protection framework that supports project delivery, recovery and the successful completion of construction works.

WHEN PROJECTS ARE INTERRUPTED

Damaged works can be repaired. Lost project time cannot simply be recovered.

Construction projects rely on carefully coordinated activities where each stage supports the next. When disruption affects one part of the project, the consequences often extend across the wider construction programme.

Damage to contract works, temporary works, materials or associated property can interrupt progress, delay milestones and place contractual obligations under increasing pressure.

As projects increase in complexity, the consequences of disruption often extend well beyond the physical damage itself.

In construction environments, the true impact of a loss is measured not only by what has been damaged. It is measured by its effect on successful project delivery.

PROTECTION FOR PROJECT DELIVERY

Maintaining project delivery requires more than protecting physical works.

Projects depend on permanent works, temporary works, materials, services and numerous interconnected activities that support successful completion. A disruption affecting any one of these areas can influence the wider project.

Contractors All Risks addresses this challenge through an integrated protection framework designed around the broad range of operational risks surrounding construction projects, helping organisations protect project delivery from commencement through to completion.

By recognising the relationship between disruption, project dependencies and business continuity, the product helps protect the activities that support successful project delivery.



RECOVERY UNDER PRESSURE

When disruption affects a construction project, restoring project delivery quickly often becomes the immediate priority.

Recovery may involve repairing damaged works, replacing materials and coordinating specialist resources to minimise delay and restore project delivery.

The speed and effectiveness of recovery influence contractual performance, project milestones and the ability to achieve successful completion.

Effective recovery is not simply about repairing damage. It is about restoring project delivery and returning construction activities to the planned programme as efficiently as possible.

DIFFERENT PROJECTS. DIFFERENT EXPOSURES.

Construction projects vary significantly in their size, complexity and operational requirements.

Commercial developments, industrial facilities, mining projects, infrastructure works, utilities, civil engineering projects and mechanical and electrical installations each present different operational exposures and recovery priorities.

Project sequencing, construction methods, contractual obligations, testing requirements and commissioning activities can vary significantly between projects, influencing both exposure and recovery requirements.

Contractors All Risks can be aligned to the specific characteristics of the project while maintaining a consistent focus on protecting successful project delivery.



SUPPORTED BY SPECIALIST CAPABILITY

Successful project delivery requires more than insurance protection. It requires an understanding of construction risks, project dependencies and the operational challenges that influence successful completion.

Dedicated underwriting, claims, technical and risk management teams support the evaluation of construction risks throughout the project lifecycle. Specialist surveyors, engineers, quantity surveyors, assessors and investigators assist with risk identification, mitigation planning, recovery preparedness and post-loss support.

This capability helps organisations better understand project dependencies, identify construction vulnerabilities and strengthen the resilience of projects before disruption occurs.

PROJECT DELIVERY DEFINES SUCCESS

Projects are measured by more than the structures they create. They are measured by the ability to deliver safely, efficiently and in accordance with contractual commitments.

The true measure of protection is not simply how effectively damage is repaired. It is how successfully project delivery can be restored when disruption occurs.

Alpha. Protecting Futures | Mitigating Risk.

