



TYSERS

CONSTRUCTION INSURANCE SOLUTIONS

BUILD WITH CONFIDENCE

TYSERS INSURANCE AND RISK
MANAGEMENT SOLUTIONS
A MEMBER OF THE AUB GROUP





ABOUT US

WHY TYSERS?

- ✓ Industry-specific expertise
- ✓ Flexible cover for businesses of all sizes
- ✓ Confidence in complex and high-risk environments

SPECIALIST EXPERTISE

At Tysers, we understand the complexities of construction – and we're here to help protect your risks. Our specialist broking team provide industry knowledge and hands-on experience to support all trade professionals involved in the building process: from employers to main contractors and sub-contractors.

Whether you're a small business handling domestic projects or a large contractor managing high-value commercial builds, we tailor insurance solutions to fit your needs.

OUR HERITAGE

Established in 1820 in the heart of the City of London, we bring over two centuries of experience in insurance broking. Our legacy is built on a consistent focus on client needs and a commitment to fostering long-term relationships.

CLIENT-FOCUSED APPROACH

We've earned the trust of our clients by delivering reliable service and practical advice. Our dedicated teams work closely with you to provide tailored guidance across all areas of insurance and risk management.

NATIONWIDE PRESENCE

Today, we continue to grow a strong presence across the UK. Our Client Directors and Brokers are based nationwide, supporting businesses.



Originally established as a Lloyd's wholesale broker, we are now proud to offer our expertise and cutting-edge solutions directly to businesses & private clients.

TYSERS IS PART OF THE AUB GROUP

Tysers is a member of the AUB Group. AUB Group Limited (ASX:AUB) is a prominent entity listed on the Australian Stock Exchange. The combination of Tysers and AUB creates a leading, international insurance broking group with a depth of expertise, capabilities, specialisms and vast product offerings.

- ✓ AUD 11.0bn GWP
- ✓ 1.8mn policies
- ✓ 1.2mn clients
- ✓ 6,000 staff across 579 locations

EXAMPLE TRADES WE COVER



General Builders

Property Developers

Groundworkers and Civil Engineers

Electrical Engineers

Heating, Ventilation and Air Conditioning Engineers

Plumbing and Heating Engineers

Interior Fit-Out Specialists

Glazing and Curtain Walling Contractors

Facias and Guttering Installers

Flooring Contractors

Plasterers and Dryliners

High Risk Activities (refer to pg.7 for more information)

Professional Services

Construction Consultants



LIABILITIES INSURANCE

In the construction industry, no two projects are the same—and neither are the risks. That's why most firms need a tailored combination of insurance covers, designed to match the size, scope, and complexity of their work.

But one thing is universal: **liability protection is essential.**

Whether you're managing a small team or overseeing a large-scale development, it's vital to have cover in place to safeguard against potential claims from employees or third parties. From minor incidents to major liabilities, the right insurance ensures your business stays secure and compliant.

- **Employers' Liability (EL)** insurance with a minimum cover of £5m is a legal requirement for any UK business, although many policies offer a higher level of cover as standard. EL insurance is designed to protect the business from claims of injury or illness made by employees and labour only sub-contractors. Typically, this will cover any legal costs incurred and compensation awarded to the claimant.
- **Public Liability** insurance covers third party claims resulting from injury or damage to property, due to an insured's business activities. Third-party claims are one of the most common claims made against contractors in the construction sector, so it's important to have the right cover in place to protect your business.
- **Products Liability** insurance protects against third-party claims for injury or damage caused by any products manufactured, designed, or supplied by a business. This cover provides important protection for any contractor, subcontractor or sole trader who supplies building products or materials of any kind.

Tysers can provide each Liability cover as a separate, stand-alone policy as required.

AVAILABLE EXTENSIONS OF COVER INCLUDE:

- Part Product Extension
- Inefficacy (Failure to Perform)
- Defective Workmanship
- Financial Loss



PROFESSIONAL INDEMNITY INSURANCE

Professional Indemnity Insurance typically covers a wide range of risks including:

Professional negligence

Copyright infringement

Libel and slander

Employee dishonesty

Loss or damage to client documents

Any business or sole trader providing professional consultancy services, advice or design work to another business is strongly advised to take out Professional Indemnity Insurance.

However, all construction firms and tradesmen should consider their risks and exposures in this regard and how they might be managed through Professional Indemnity Insurance. This will protect the business against the risk of incurring large financial losses resulting from legal defence and compensation claims.





CONTRACTORS' ALL RISKS INSURANCE

Contractors' All Risks Insurance provides cover for permanent and temporary works, including site materials. Policies can be designed to include various covers to meet contractual obligations. Depending on an individual's requirements, a policy may include:

- **Project Insurance** which provides cover for all contracted parties on a specific project policy. These policies are becoming a more common way to insure large 'one-off' construction projects as they are considered more comprehensive and cost-effective than purchasing several individual policies. Insuring under a single project policy can also avoid possible issues with different sub-contractor insurance levels and confusion over where liability rests between the main contractor and various sub-contractors. Cover typically includes Public Liability Insurance, Non-Negligence and Works Insurance. Employers Liability is not included as it is a legal requirement that all UK businesses have this in place.
- **Contract Works Insurance** provides comprehensive cover of the Works from commencement date through to completion, with the option to extend cover (subject to agreed conditions and timescales) to provide ongoing protection to completed properties. Policies traditionally include storage of materials onsite and goods in-transit for unfixed materials. Policies can be extended on request to include storage of materials off-site if they are to be included in the development works.
- **Own Plant & Equipment Insurance** protects against damage to, or theft of, any plant owned by a business on an 'All Risks' basis.

- **Hired In Plant & Equipment Insurance** covers a business for loss, theft or damage to Plant and Equipment hired, by the business, including any continuing hire charges. As a condition of hire most hiring companies will require evidence of property insurance prior to delivery. It is important to establish the level of cover required before entering into any contracts. Typically, these policies do not include equipment break down cover.
- **Structural Warranty or Latent Defects Insurance** protects the owner against the cost of rectifying structural defects of the owned building. A Structural Warranty must be purchased in advance of completion and usually lasts 10 years from original construction. Where a building is sold on completion, this warranty is passed on to the buyer and remains valid for the duration of the agreed warranty period.

ADDITIONAL EXTENSIONS OF POLICY COVER MAY INCLUDE:

- **Employees' Tools insurance** covering theft, loss or damage to employees' tools when carrying out work onsite.
- **Temporary Buildings and Show Homes insurance** protecting against third-party liability claims and damage to vacant show homes and temporary buildings.
- **Joint Contractors Tribunal Clause 6.5.1** can be provided. This clause requires insurance to be arranged in the joint names of the employer and contractor, and protects the employer from legal liability for injury or damage to any property, other than damage caused due to negligence by the contractor or sub-contractor.
- **Speculative Build Cover.** This extension provides cover for a limited period of time after practical completion, pending sale, lease or rental of the property, subject to the Contract Works Policy remaining in force.

HIGH RISK ACTIVITIES

Tysers' team of specialist brokers has comprehensive knowledge of the construction sector, including protecting risks specifically faced by businesses carrying out 'high risk' activities. Our brokers work with clients to fully understand their requirements before going to market to source the best value cover.

We have extremely strong relationships with a range of insurers in the construction sector, including access to Lloyd's of London syndicates and other well established specialist underwriters. This allows us to obtain cost effective, tailored solutions for our clients in High-Risk sectors that, traditionally have been challenging to insure and demand very high premiums.

High-Risk sectors we cover include:

- Scaffolding
- Roofing
- Demolition
- Cladding Contractors
- Asbestos Removal
- Piling, Underpinning & Tunnelling
- Bridges & Viaducts
- Structural Steel Erection
- Rope Access

OTHER INSURANCES

We are able to review all commercial insurances including the following:

- Commercial Fleet Insurance
- Buildings and Contents
- Property Owners
- Business Interruption
- Goods in Transit
- Engineering Inspection
- Directors and Officers (Management Liability)
- Legal Expenses
- Marine Cargo
- Cyber



TYSERS RISK SERVICES

Tysers Risk Services is a complementary online portal available to all Tysers' clients which hosts a wealth of resources including the following:

Health and Safety guidance and advice

Environmental Management guidance and advice

Library of HR documentation, guidance & templates

Business continuity advice and assistance

Daily news and legislation updates

If you have any questions not covered in our online portal resources or prefer to speak directly with an advisor, you can call our dedicated Health and Safety or Employment law advice lines. More information about how to register with Tysers Risk Services will be provided when you take out a policy with us.





CLAIMS SERVICE

CLAIMS HANDLING

We're by your side when you need us the most.

We provide a full claims service to support and advocate on a client's behalf in the event of a claim. This includes dedicated construction claims specialists who have extensive experience and understanding of the industry and their clients.

We take great pride in our speed of response and deal with all claims promptly, fairly and without fuss. From initial notification through to final settlement you will be supported by our in-house, experienced claims team who have direct access to insurers.

We have also invested in claims processing technologies to ensure a smooth claims handling process.

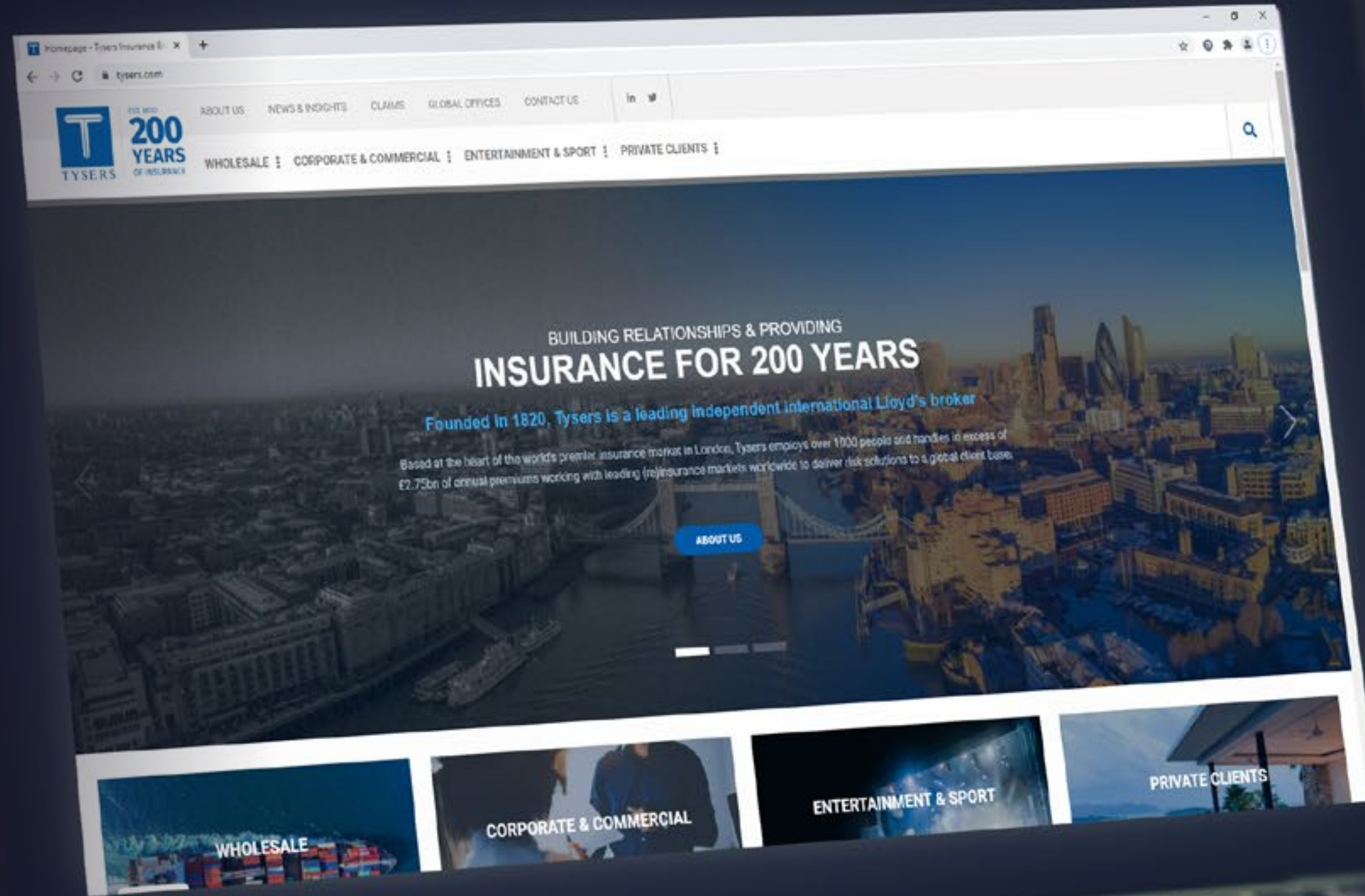
OUR TEAMS WILL:

- Acknowledge all newly notified claims promptly
- Provide expert advice to support you throughout the process
- Negotiate the satisfactory settlement of claims with loss adjusters and insurers
- Accompany clients to site visits and investigations as necessary
- Provide regular updates during the claim's management process
- Provide claims management reporting and analysis





CONTACT US



GET IN TOUCH



ANDY BROOKS

+44 7977 251507

andy.brooks@tysers.com



DARREN JARMIN

+44 7824 476280

darren.jarmin@tysers.com

Contact a member of our team for expert advice on all aspects of construction insurance, or visit our website:

www.tysers.com