



Course of Construction Questionnaire

CLIENT DETAILS

Broker:	Contact:
<input type="text"/>	<input type="text"/>
Insured's name:	Policy number:
<input type="text"/>	<input type="text"/>
Address undergoing works:	
<input type="text"/>	
Insured's contact phone number:	
<input type="text"/>	

1)	Name and address of Contractor:	
	<input type="text"/>	
2)	Contractor's Public Liability Insurers:	Policy No:
	<input type="text"/>	<input type="text"/>
3)	Limit of Indemnity: £	Hot works Certificate no:
	<input type="text"/>	<input type="text"/>
4)	Contract signed? If Yes, which JCT clause has been agreed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="text"/>	
5)	Is there a Contractors All Risk Policy covering the works and materials? If Yes, who are the Contractors Insurers: (if different from above) <input type="checkbox"/> Yes <input type="checkbox"/> No	
	<input type="text"/>	
6)	Policy No: (if different from above)	
	<input type="text"/>	
7)	Please confirm contract limit that applies:	
	<input type="text"/>	
8)	Start date of works:	Finishing date:
	<input type="text"/>	<input type="text"/>
9)	Works Contract value: (£)	
	<input type="text"/>	
10)	Full description of works to be carried out:	
	<input type="text"/>	
11)	Do the works include the application of heat? (Give details)	
	<input type="text"/>	
12)	Occupancy during works:	
	<input type="text"/>	
13)	If unoccupied, who will inspect the property, and how often:	
	<input type="text"/>	
14)	What fire protection devices will be in operation during works:	
	<input type="text"/>	
15)	What security protection devices will be in operation during works:	
	<input type="text"/>	

Declaration:

I declare that the information given in this questionnaire is, to the best of my knowledge and belief, correct and complete.

I agree that the risk information presented to my broker and this questionnaire shall be the basis of the contract between me and Chubb Insurance Company of Europe SE

Signature of Insured

Date:

Brokers please **save the completed Quotation form and email or fax to:**

Existing Business: masterpiece-ukexistingbusiness@chubb.com

New Business: masterpiece-uknewbusiness@chubb.com

Fax: 020 7956 5982

Guidelines for Broker's regarding JCT Contracts

If the Insured has signed a contract relating to the works, within this there will be a section relating to the insurance of the existing structure and the works.

Dependant on the contract and the year of the edition which has been used by the contractor, there are two more commonly standard clauses used.

Insurance of the works by the Contractor

This clause will state that our Insured (referred to as the Employer) will need to maintain responsibility for insurance cover of the existing structure only, with the works, materials and resultant damage being covered by a Contractors All Risks policy (CAR)

Insurance in Joint Names with the Insured and Contractor

This clause will also require that our Insured (referred to as the Employer) will need to maintain responsibility for insurance cover of the existing structure, but in addition stipulates the Contractors interest is to be placed under our insurance as a Joint Policyholder. This waives Chubb's subrogation rights against the Contractors (as we cannot legally sue our own insured) and any damage caused by the Contractors that is covered by our policy must be met. In addition, under certain clauses, we are also required to cover the works in progress. This greatly increases our exposure as underwriters and any losses made by the Contractor will affect the insureds' claims history.

Therefore, whenever a client enters into a JCT contract relating to the works it is vital that Chubb retain our subrogation rights against the Contractor. We are not willing to cover works in progress or to amend the policy into joint names. If this clause has already been signed, we ask that the relevant parties agree to amend the contract.

Guidelines for our Policyholders whose properties are undergoing renovations, refurbishments and / or redecoration:

During the course of any renovation, refurbishment or redecoration period your property is statistically at a greater risk from factors outside of your control, which may result in a claim being presented under your insurance policy.

For this purpose, we have created the following guidelines, which we recommend both our policyholders and the Contractors who have been employed to follow, in order to help minimise the risk of a claim:

- Do not allow smoking inside the structure by contractors, sub-contractors or visitors to the site.
- **Ensure all Jewellery, Precious Metals, Cash etc. is kept out of sight, preferably in a safe with the safe key kept in a secure place.**
- **Move any Furniture, Fine Art, Antiques etc. which may get knocked or damaged, out of the way of the areas being worked on (e.g. sofas, tables, electrical goods, carpets, rugs, pictures and paintings).**
- **Ensure your house, car and any safe keys are kept out of sight in a secure place.**
- **Where possible, keep doors to your outbuildings locked when not in use and preferably keep any quad bikes and garden machinery locked away, out of sight.**
- **If the property is to be unoccupied throughout the works period, we recommend you personally carry out regular site visits and make sure there is an action plan in place to ensure that the property is made secure before being left vacant overnight. We recommended that a nominated individual is given the responsibility for securing the property each night including boarding up where required, securing all door and window locks, setting burglar, fire and /or scaffolding alarms and securing any perimeter fencing.**
- **If you supply spare keys to your contractors we strongly recommend that you change the relevant locks once the works are complete, so as to ensure any duplicate copies which may have been made, are ineffective.**
- **Ensure your Contractors have placed Fire Extinguishers in the areas which are being worked on, especially so where any hot works involving naked flames or flammable goods are being undertaken.**

Guidelines for contractors working on renovations and / or refurbishments:

Fire is a real and dangerous risk on a building site. Please help us safeguarding the property by adhering to some simple rules:

- Avoid portable heaters.
- Initiate a no smoking policy, to be carried out inside the structure and to be enforced in respect of all visitors and sub-contractors.
- The fire fighting equipment such as fire extinguishers, hoses, hydrants and emergency water tanks etc. must be readily accessible and must not be obstructed by building materials, equipment or scaffolding. Employees should be shown how to use the equipment.
- You should draw up your own hot works guide lines based on recommendations by the health and safety authorities, if you plan to do jobs involving cutting, welding, soldering, brazing, grinding and the use of any equipment producing a naked flame.
- Hot works should not be undertaken in flammable or dusty atmospheres.
- Before starting hot works the surrounding area should be cleared of all loose combustible material. If the works take place on one side of a wall or partition, the opposite side must also be examined to ensure no combustible material will be ignited.
- All hot works should preferably be undertaken in the morning.
- Fire extinguishers must be on hand regardless of whether any hot works are being undertaken
- All exposed wooden flooring and other items of combustible material which cannot be removed should be covered with sand or other non combustible material.
- You should appoint one employee with authority to stop the work if the precautions outlined are not being carried out. This person must also check the area regularly, particularly during lunch and rest periods, on completion of the work, and thirty minutes after completion.
- You should ensure that the workmen know the fire alarm procedure. Determine who calls the fire brigade, who deals with the fire and who sets the plan of evacuation into operation.
- Gas cylinders must be safely secured in an upright position and fitted with a regulator and flash back arrester.
- The site must be kept clean and tidy. Waste material, packing materials, wood shavings and oily rags must be removed daily.
- Flammable paints or materials must be kept off the site where possible.
- Rubbish is not to be burned on the site. Good housekeeping is very important.

Thank you for your help and consideration.