



Construction



Your Construction  
Insurance Experts

## The right product at the right price

Having the right insurance is a fundamental requirement of any business, but for the construction industry there are also several elements of specialist cover, so finding the right insurance partner is a critical part of the job.

Combine that with the ever-increasing cost pressures on the industry and it is crucial that your insurance broker truly understands your needs and can deliver innovative and cost-effective solutions.

## Specialist Service

We can offer you a dedicated team that truly understands your market. We have spent more than 50 years working in this sector and have acquired the specialist knowledge necessary to try to help reduce the overall costs of running your business.

## Understanding the market

The construction sector is a complex area with many factors to take into account. Your insurance needs are equally complex, with a need to protect the business, your staff and your customers.

Whether it is contract works, plant or employers liability, we can recommend you a variety of products to suit your specific needs.

We will work hand in hand with you to understand the unique requirements of your business, coupled with changing industry conditions, to provide the tailor-made and innovative solutions that will keep your business on track.

## Construction sector solutions:

- Specialist knowledge
- Innovative approach
- Dedicated team
- Access to specialist markets
- Risk management services including health and safety



## Risk Management

Not only do you face mounting cost pressures but regulation is increasing all the time with health & safety issues rising to the fore, along with risk management concerns.

Our risk manager can work with you identifying ways in which to improve your risk management and steer you towards lower insurance premiums in future years, as well as advising you on health and safety issues. We will help you through the legal maze and use insurance to transfer risk where possible to leave you free to do what you do best – run your business.



## Claims Priorities

We know that things do go wrong and that you will face claims at some point. We aim to make the process as pain-free as possible with our specialist claims unit.

Our dedicated claims team liaise with lawyers, surveyors and other third parties as necessary to ensure a speedy resolution and assist in having your operation running at full capacity again quickly and efficiently.

Supporting the claims process we offer you regular claims analysis, which will help you identify any problem areas and in turn help your business make the improvements required to ultimately save money on insurance premiums in the future.

**Chartridge**  
DEVELOPMENTS LTD

“*Their specialist knowledge and pro-active approach is second to none. I can thoroughly recommend their professional service.*”

*Graham Thomson  
Managing Director,  
Chartridge Developments*

**For more information on our Construction Insurance solutions, please contact us on our details below.**

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