



Course of Construction Questionnaire

Please answer ALL the questions,
The form can be completed in ink **or** online and saved.
When completed it must be printed and signed in ink.
Then please return it to your broker.

CLIENT DETAILS

Insured's name:

Policy number:

Address undergoing works:

Full post code:

Previous Insurer:

WORKS DETAILS

Please answer all the questions below in relation to the property undergoing works.

1. Name and address of Contractor:

2. Contractor's Public Liability Insurers:

Policy number:

3. Limit of Indemnity:

Hot Works Certificate number:

4. Contract signed?

☐ Yes

☐ No

If Yes, which JCT clause has been agreed?

5. Is there a Contractor's All Risks Policy covering the works and materials?

☐ Yes

☐ No

If Yes, who are the Contractor's Insurers (if different from the liability insurers above):

6. Policy number (if different from the liability insurance above):

7. Please confirm contract limit that applies:

8. Start date for works (DD/MM/YY):

Finishing date (DD/MM/YY):

9. Works contract value:

10. Full description of works to be carried out:

11. Do the works include the application of heat?

☐ Yes

☐ No

If Yes, please give details.

12. Occupancy during the works:

13. If unoccupied, who will inspect the property, and how often?

14. What fire protection devices will be in operation during the works?

15. What security protection devices will be in operation during the works?

Disclosure: The information on this questionnaire is relied upon in deciding whether to provide you with insurance and, if so, for what premium and on what terms. If the facts are not all completely true and accurate, it is essential that you tell your broker immediately. Failure to do so could entitle us to avoid the insurance or to refuse to pay all or part of a claim.

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.

Your signature
(Please sign in ink)

Date:

Brokers please scan and email the completed and signed Questionnaire to:

Existing Business: **cornerstone-existing@chubb.com**
national-existing@chubb.com
independent-existing@chubb.com

Guidelines for Brokers regarding JCT Contracts

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

Depending on the contract, and the edition that the contractor has used, there are two standard clauses that are commonly 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. The works, materials and resulting damage will be 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, it stipulates that the Contractor's interest is to be placed under our insurance as a Joint Policyholder. This waives Chubb's subrogation rights against the Contractor (as we cannot legally sue our own insured) and any damage caused by the Contractor 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 and any losses made by the Contractor will affect the insured's claims history.

Therefore, whenever a client enters into a JCT contract relating to the works, it is vital that Chubb retains 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 renovation, refurbishment or redecoration

During the course of any renovation, refurbishment or redecoration your property is statistically at a greater risk from factors outside your control, which could lead to you claiming under your insurance policy.

As a result, we have created these guidelines, which we recommend both our policyholders and their contractors should 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, or Antiques (e.g. sofas, tables, electrical goods, carpets, rugs, pictures and paintings), which might get knocked or damaged, away from the areas being worked on.
- Ensure any Keys to your house, car and any safe are kept out of sight in a secure place.
- Where possible, keep doors to your outbuildings locked when not in use. Also, keep any quad bikes and garden machinery locked away and 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 a plan in place to ensure that the property is made secure before being left empty overnight. We recommend that a nominated individual is given the responsibility for securing the property each night. This includes 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, to ensure that any duplicate keys, which may have been made, are unusable.
- Ensure your Contractors have placed Fire Extinguishers in the areas which are being worked on, particularly where any hot works involving naked flames or flammable materials 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 safeguard the property by following 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 subcontractors.
- 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 guidelines based on recommendations by the health and safety authorities, particularly if you plan to do jobs involving cutting, welding, soldering, brazing, grinding and the use of any equipment with a naked flame.
- Hot works should not be undertaken in a flammable or dusty atmosphere.
- 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.
- Preferably all hot works should be undertaken in the morning.
- Fire extinguishers must be on hand regardless of whether or not 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 flashback 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.