

# CONTRACTOR'S ALL RISK (CAR) INSURANCE



**Comprehensive protection for  
civil engineering projects**



## **Contact Us**

T: +91-6366992966

E: [info@synergy-insurance.com](mailto:info@synergy-insurance.com)

Synergy Insurance Broking Pvt. Ltd.  
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)  
CIN: U7414MH2001PTC131966

## WHO NEEDS IT

- Civil Contractors
- Builders and Developers
- Infrastructure Companies
- Government Construction Agencies
- Project Owners/Employers



Civil Contractors



Builders and Developers



Infrastructure Companies



Government Construction Agencies



Project Owners/Employers

# WHAT DOES IT COVER

## Scope of Cover

### Section I – material damage

- Covers **loss or damage to insured property** from any unforeseen event **other than those specifically excluded** in the policy.
- Repairs or replacement costs are covered up to the **item-wise sum insured**, but not beyond the **total sum insured**.

### Section ii – third party liability

Covers legal liability for:

- **Accidental damage** to third-party property
- **Injury or death** (fatal or non-fatal) to third parties (excluding the insured's employees and workmen)

Also includes:

- ✓ **Litigation costs** awarded to claimants
- ✓ **Legal expenses** incurred by the insured with prior written

## Optional Add-On Cover *(Available with Additional Premium)*

- **Escalation clause** – for increases in project value
- **Debris removal** – covers cleanup and disposal after a loss
- **Express freight** – including holiday and overtime wages (air freight excluded)
- **Air freight extension** – separate cover for urgent air shipments
- **Additional custom duty** – on imported replacements
- **Construction equipment & machinery** – damage to contractor's machinery
- **Glass breakage** – loss from accidental breakage of installed glass
- **Storage at fabricator's premises/workshops**
- **Maintenance visit cover** – for post-completion damage during maintenance
- **Extended maintenance cover** – for longer-term maintenance obligations

# Major Exclusion

The policy does not cover loss, damage, or liability arising from:

- Policy excess as stated in the schedule
- Loss discovered during inventory only
- Wear & tear or gradual deterioration from atmospheric conditions
- Faulty design, workmanship, or materials
- Cost to repair or replace defective material or rectify construction errors
- Loss of intangible items, such as:
  - Files, drawings, bills, currency, cheques, deeds, notes, or securities
- Penalties or damages for non-fulfilment of contractual terms
- Damage to licensed road vehicles or water-borne vessels

- **Third-Party Liability Exclusions**, including:
  - Injury or illness to employees or workmen of the insured, principal, or associated firms
  - Loss or damage to property in the care, custody, or control of the insured or partners
  - Accidents involving road-licensed vehicles, vessels, or aircraft
  - Contractual liabilities not arising from legal liability
- War, War-like Operations, or Nuclear Perils
- Wilful Acts, Gross Negligence, or Pre-existing Defects
- Consequential Losses
- Work Cessation—whether total or partial

## Who is it for?

**This policy is ideal for civil engineering projects where civil works exceed 50% of the total contract value. It provides cover from the start of storage and erection/construction until completion and handover to the project owner.**