CORE CONCEPT

Construction Insurance: Contractors All Risks, Erection All Risks and Site Claims

29 March – 2 April 2027
Barcelona - Eixample district four-star

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Ref: 308_12379 **Date:** 29 March – 2 April 2027 **Location:** Barcelona - Eixample district four-star **Fees:** 23500 SAR

Introduction:

Construction insurance on many schemes is arranged late, copied from an earlier tender and never checked against the employer's requirements, so a collapsed formwork, a flooded excavation or a transformer dropped in transit exposes unprotected works, disputed excesses and missed notices. This Core Concept course equips site, contracts and engineering leads to specify contractors all risks CAR and erection all risks EAR policies, third-party and professional indemnity wordings, delay in start-up DSU and project cargo, choose between OCIP and CCIP wrap-ups, and steer incidents with brokers and adjusters. Participants produce a CAR and EAR Placement Matrix with a Site Incident Protocol.

Course Objectives:

- Screen the hazards of a building, civil or plant scheme and route each to CAR or EAR policies, bonds, allocation under the conditions of contract or self-retention
- Specify CAR and EAR sections for permanent works, temporary works and plant, setting sums insured, commissioning periods, maintenance visits and excesses
- Set third-party, professional indemnity, DSU and project cargo requirements consistent with the employer's requirements and lender terms
- Compare owner-controlled OCIP and contractor-controlled CCIP wrap-up programmes and decide which party procures each policy
- Reconcile the policy provisions of FIDIC Red, Yellow and Silver Book conditions and subcontracts with certificates issued, and separate bonds from indemnity policies
- Notify, evidence and settle damage to the works with underwriters, brokers and adjusters using a site incident protocol

Target Audience:

- Site and construction leads accountable for temporary works, incidents on site and handover of completed sections
- Contracts and commercial leads who draft and administer indemnity, bond and policy provisions in main contracts and subcontracts
- Insurance and treasury specialists who procure or approve CAR, EAR and wrap-up programmes for employers, developers or contractors
- Engineering and design leads whose professional indemnity exposure shapes the scheme's protection
- Cost control and finance leads who track premiums, excesses, lender conditions and recoveries from underwriters

Course Outline:

Day 1: Construction Hazards and the Scheme Protection Map

- Hazard Screening for Building, Civil and Plant Schemes: Physical Damage, Third-Party Injury, Design Error and Late Completion
- Insurable Versus Uninsurable Hazards on Site: Fortuity, Wear and Tear, Poor Workmanship and Liquidated Damages
- Protection Map Across the Scheme Lifecycle: Tender, Mobilisation, Build, Testing and Defects Notification Period
- Interests of Each Party: Employer, Main Contractor, Subcontractors, Lenders and Consultants
- Certificate Review of Policies Already Issued for a Live Scheme

Day 2: CAR, EAR and Allied Policies

- CAR Wording Anatomy: Material Damage Section, Named Perils Versus All Risks and Joint Names Assured
- EAR for Plant and Machinery: Cold Testing, Hot Testing, Commissioning and Trial Operation
- Third-Party Section, Cross Liability Clause and Adjacent Structures Exposure
- Professional Indemnity for Design-Build: Claims-Made Trigger and Retroactive Date
- DSU and ALOP Triggers Tied to Marine Cargo Transit Damage

Day 3: Building and Procuring the Wrap-Up Programme

- OCIP Versus CCIP Wrap-Up: Selection Criteria, Enrolled Parties and Excluded Trades
- Sum Insured Build-Up from Contract Price, Free-Issue Materials, Consultants' Fees and Debris Removal
- Excess Allocation Between Employer, Main Contractor and Subcontractors
- Broker Brief and Underwriting Submission Pack for a Building or Plant Scheme
- Quotation Comparison Matrix for CAR, EAR and DSU Offers: Wording, Exclusions, Security and Service

Day 4: Conditions of Contract, Bonds and Difficult Incidents

- FIDIC Red, Yellow and Silver Book Policy Provisions: Required Policies, Evidence and Remedies for Default
- Subcontract Flow-Down, Waiver of Subrogation and Additional Assured Endorsements
- Performance Bonds, Advance Payment Guarantees and Retention Bonds Versus Indemnity Policies
- Defective Part and Workmanship Exclusions: Resultant Damage and Betterment Positions
- Series Events, Flood and Windstorm Excesses and Defects Period Incidents

Day 5: Site Incident Case Work and the CAR and EAR Placement Matrix

- Notice Timeline and Evidence Log After a Formwork Collapse
- Adjuster Site Visit, Reserve Setting and Reinstatement Cost Agreement
- Power Plant Case: Transformer Dropped in Transit and DSU Recovery
- CAR and EAR Placement Matrix and Site Incident Protocol Drafting
- Peer Panel Defence of the Placement Matrix

Skills You Will Gain:

- Hazard-to-Policy Mapping
- CAR and EAR Wording Specification
- Wrap-Up Programme Structuring
- Conditions of Contract Policy Review
- Bond and Guarantee Differentiation
- Sum Insured and Excess Setting
- Site Incident Notification and Evidence Logging
- Adjuster Liaison and Reinstatement Negotiation

Why Attend This Course:

- Return with a CAR and EAR Placement Matrix and Site Incident Protocol ready for a live or upcoming scheme
- Spot, before signature, where the employer's requirements and the policies procured do not match
- Handle the first hours and weeks after damage on site with a clear notice, evidence and adjuster routine
- Compare practice with site and commercial leads from building, infrastructure, energy and industrial schemes

Conclusion:

Protection for the works holds only when policies are specified from the conditions of contract, procured by the right party and backed by a disciplined response when damage occurs. The course moves from screening site hazards and separating insurable exposures, through CAR, EAR, third-party, professional indemnity, DSU and cargo wordings, to wrap-up programme design, FIDIC policy provisions and bonds. The final day applies these methods to site incident cases and produces a CAR and EAR Placement Matrix with a Site Incident Protocol.