

Business Solution



# Construction and Engineering Insurance

Design and build your project with confidence



# Construction and Engineering Insurance

Great Eastern Indonesia has expertise in providing insurance solutions for the engineering and construction sector. We offer flexible protection for everything from simple construction works to large scale civil engineering projects.

## Construction and engineering products are offered through our intermediaries and they can be modified to insure:

- Contractors' All Risks
- Contractors' Plant and Machinery
- Electronic Equipment
- Erection All Risks
- Machinery Breakdown as well as an option to insure Business Interruption or additional costs of working

### Contractors' All Risks (CAR)

CAR insures against all damage or losses incurred during construction (with the exception of certain listed risks).

### Erection All Risks (EAR)

EAR insures against all damage or losses incurred during erection or installation of machinery (with the exception of some listed risks).

### Coverage includes:

Loss or damage caused by:

- Fire, lightning, explosions, falling aircraft, and smoke
- Riots, strike, malicious acts
- Tornadoes, storms, flooding, and water
- Earthquakes, volcanic eruptions and tsunamis
- Landslide and soil movement
- Robbery and theft
- Faulty design - for EAR optional
- Bad workmanship, specifically CAR
- Faults in erection, specifically EAR
- Other accidents

### Policy consists of 2 sections:

**Section 1:** Material Damage

**Section 2:** Third Party Liability

### Section 1 : Material Damage

This policy covers sudden and unforeseen losses or physical damage due to any cause (other than specially listed exceptions) related to the construction process (CAR) or erection or installation of machinery (EAR).

## Subject matter of insurance

Subject matter of Contractors' All Risks (CAR) Insurance can be:

- Contract work, which includes preliminary work, temporary buildings, and material stocks, and usually includes tax (VAT)
- Materials supplied by the principal or owner
- Construction plant and equipment or machinery
- Cost of debris clearance

Subject matter of Erection All Risks (EAR) Insurance can be:

- Erection work - contract works includes the cost of machinery, transportation costs, customs duties, and installation costs, and usually includes tax (VAT)
- Construction work of civil engineering such as foundations
- Cost for debris clearance
- Surrounding property, which includes properties owned or under supervision of the principal

## Period of Insurance

The policy starts upon commencement of work or after the goods are unloaded at the site, until the contract work has been handed over or put into service. It also covers loss or damage during the maintenance period.

## Section 2 : Third Party Liability

This section covers third party bodily injury and property damage as well as legal costs and expenses arising out of construction or erection works.

- Bodily injury: accidental bodily injury or illness suffered by the third parties (whether fatal or not).
- Property damage: accidental loss or damage to property belonging to the third parties
- Legal costs and expenses: all costs and expenses of litigation recovered by the claimant from the insured, and all costs and expenses incurred with a written consent of the insurers

## What projects can be insured in the CAR?

All types of civil construction can be insured, ranging from the construction of residential houses to large projects, including the construction of:

- |                                |                       |
|--------------------------------|-----------------------|
| • Tollroads, roads and bridges | • Shops               |
| • Ports                        | • Schools             |
| • Power Plants                 | • Hospitals           |
| • Shipyards                    | • Hotels              |
| • Airports                     | • Malls               |
| • Dams                         | • Container terminals |
| • Factories                    | • Shipbuilding        |
| • Homes                        | • High rise buildings |
| • Warehouses                   | • Mining              |
| • Offices                      |                       |

## What You Need To Do

**Just three simple steps and you can enjoy the comfort and security of having your business insured.**

### Step 1: Apply

- Approach an authorised Great Eastern Indonesia agent/broker and discuss your needs.
- Fill out the proposal form and decide on the mode of payment most convenient to you.

### Step 2: Understand Your Policy

- Upon receiving your Policy, read through the Policy and ensure that your needs are correctly and sufficiently met.
- Call your agent/broker immediately for clarifications if you are unclear on any wording.

### Step 3: Check your Policy

- Ensure that all details and information are in order.

## What should you do in the event of a claim?

- All claims must be made to PT Great Eastern General Insurance Indonesia immediately upon the occurrence of the claim
- Documents required to support the claim, i.e: cost of repairs, cost budget details, police report, doctors report, hospital bills, etc

To report a claim or to obtain a claim form, please contact your insurance advisor or the Great Eastern Indonesia Claims Department at **+62 (21) 572 3737** email at **[wecare-id@greateasterngeneral.com](mailto:wecare-id@greateasterngeneral.com)** or visit our website at **[www.greateasterngeneral.com/id](http://www.greateasterngeneral.com/id)**

You can give your feedback, suggestions and complaints by contacting us at **+62 21 5723737**, email at **[wecareid@greateasterngeneral.com](mailto:wecareid@greateasterngeneral.com)**, and WhatsApp at **+62 819 1572 3737**

## What information is required to obtain insurance?

You will only need to attach information about the project, including the scope of work, time schedule, site plan, and total estimated contract value.

### Important notice:

The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from PT Great Eastern General Insurance Indonesia, your agent, and broker.

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