




Contractors Combined

In focus

What is Contractors Combined Insurance?

Contractors Combined Insurance (also known as Contractors All Risk or Trade Insurance) is a bespoke, single-policy insurance that protects contractors and construction companies from the many specific and unusual risks involved in construction, engineering and maintenance.

Who is it for?

-  House builders, developers, commercial construction companies, roofers, scaffolders, engineers, carpenters, groundworkers and formworkers.
-  Contractors and construction companies who want full and flexible insurance cover without the hassle of lots of different policies.
-  Construction, engineering or property maintenance companies with good risk management practices and strong health and safety procedures.

How Contractors Combined protects you

Contractors All Risk Insurance is a bespoke policy. Because no two contracts or contractors are the same. We'll ask lots of questions to help you work out your risks and then we'll build a bespoke policy for that all-important contract. Your policy may include things like:

- ✓ Public and Employers Liability Insurance
- ✓ Protection for Sub-contractors
- ✓ Contract Works Insurance
- ✓ Plant and Equipment Insurance (your own and hired-in plant and machinery plus employees' tools)
- ✓ Professional Indemnity
- ✓ Performance bonds
- ✓ Insurance-backed guarantees
- ✓ Non-negligent cover
- ✓ Structural warranties and latent defects



Did you know?

You can get Contractors Combined Insurance for one-off contracts or construction projects.



Myth busting

Even if your workforce is made up of sub-contractors, you still need to protect against accidents that your sub-contractors might be liable for.



Jargon busting

A **JCT contract** is a standardised agreement used in construction projects, outlining the terms, responsibilities, and obligations between parties, such as contractors, clients, and sub-contractors.



"Contractors Combined is a single policy but it's far from 'one size fits all'. A good broker will ask you a tonne of questions about your Health and Safety policies, Risk Assessments and Method Statements, hot work, COSHH and PPE practices to build a full picture of all your risks."

Barry Davies, Client Director, Commercial Insurance.

Why choose Macbeth?

We'll be honest (because that's how we like to do business.) You can buy insurance from any insurance broker. But our business isn't really about insurance and finances; it's about people and relationships. We love getting to know you and your business, finding out what you need and making sure you get it. It's why so much of our business comes from referrals.

And, with over 30 years' experience under our belts, it's fair to say we know a bit or two about insurance.



WorkingFeedback★

Excellent from **817** reviews



I'm well aware that you need to trust your insurance provider. And I've always preached – and practised – open, honest business, conducted with integrity. Trust builds. This is how.

Paul Macbeth, CEO



What happens if I need to make a claim?

We're here for you when you need us most.

The way we see it, arranging insurance is only half the story. As a business that puts people first, there's no question that we're here to help should you ever need to make a claim. And it couldn't be easier. All you need to do is call your Client Manager at Macbeth, office or mobile, no matter what time. No need to dig around for your policy details.

Just explain what's happened and we'll take over from there.

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