

Contractors Combined for General Building Contractors

What is Contractors Combined Insurance?

Contractors Combined Insurance is a bespoke, single-policy insurance that protects General Building Contractors from all the specific and sometimes unusual risks involved in house builds, extensions and commercial construction.

Who is it for?



House builders, developers, commercial construction companies, roofers, scaffolders, engineers, carpenters, groundworkers, formworkers and all trades.



Contractors and construction companies who want full and flexible insurance cover without the hassle of lots of different policies.



Proactive contractors with good risk-management practices and robust health and safety procedures.

How Contractors Combined protects you as a General Building Contractor

There's no such thing as a standard Contractors Combined policy because no two building contracts or contractors are the same. We'll ask lots of questions to work out your risks and then build a bespoke policy around your business. Your policy may include things like:

- ✔ Cover for on-site accidents
- ✔ Cover for on-site theft or fires that would affect your contract works and materials.
- ✔ Cover for owned plant equipment, machinery and tools
- ✔ Cover for hired-in plant equipment, machinery and tools
- ✔ Contract specific covers such as 6.5.1 non negligent joint names and extensions inc. Professional Indemnity



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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



Did you know?

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



Myth busting

If you're working on an extension or house refurbishment, don't assume that the homeowner's insurance will cover everything.



Common Pitfalls

- ✔ Check 'working height' restrictions in your policy. If you or your subcontractors are working up ladders or scaffolding, make sure the exact height is covered by your insurance.
- ✔ Some policies exclude 'use of heat'. If you use blow torches or welding equipment, check for exclusions or conditions in your policy.
- ✔ If you're building with timber frames, make sure your policy covers this method of construction.

Contractors Combined | In focus

For General Building Contractors



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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