

Contractors Combined for Groundworkers

What is Contractors Combined Insurance?

Contractors Combined Insurance is a bespoke, single-policy insurance that protects Groundworkers and Groundwork Contractors from the unusual risks involved in concrete reinforcement and formwork, basement construction and underpinning.

Who is it for?



Groundwork and civil engineering contractors.



Contractors 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 Groundwork Contractor

There's no such thing as a standard Contractors Combined policy because no two groundwork 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 staff, subcontractors and any other 3rd party trades onsite
- ✓ Cover for owned plant equipment, machinery and tools
- ✓ Cover for hired-in plant equipment, machinery and tools
- ✓ Cover for basement construction
- ✓ Cover for piling and machinery above ground (where the bearing capacity of soil is weak)

Common Pitfalls

- ✓ Some insurance policies have 'working depth' restrictions. Make sure the maximum depths you and your team are working at, are covered by your insurance.
- ✓ Some insurers won't insure against basement construction especially if it's underneath an existing property. If you are working under an existing property, make sure you specify this with your insurer (a good broker should ask you about this).



Did you know?

You can get Contractors Combined Insurance for one-off building projects.



Myth busting

Not all insurance policies provide cover for the risks outlined in the 6.5.1 Non-Negligence clause of a JCT contract (e.g. collapse, subsidence, heave, vibration, weakening or removal of support and lowering of groundwater). As a groundworker, this non-negligent cover is vital, so make sure it's specified in your Contractors Combined Insurance.



Scan the QR code to find out more about Contractors Combined Insurance



Contractors Combined | In focus

For Groundworkers



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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