



## “All Risks” Insurance

Obtaining “All Risks” insurance has never been so easy.

Galea Insurance Brokers offers various “All Risks” insurance policies.





Why is it so  
important to get  
“All Risks”  
insurance?

“All Risks” insurance gives you the peace of mind that you would be covered for different sorts of construction risks!



“It could be your house!”

## The Contractors "All Risks" Policy covers the physical loss or damage to:

- Materials used in construction
- Works or temporary works used in construction contracts
- Plant, tools and equipment used in construction contracts



## The policy may also be extended to cover:

- Legal liability to third parties for bodily injury and/or property damage
- Strike, riot and civil commotion
- Cross liability
- Maintenance visits
- Extended maintenance
- Extra charges for overtime, night work and express freight
- Airfreight
- Own surrounding property
- Inland transit
- Vibration, removal or weakening of support
- Losses due to defective material/workmanship/faulty design

*\* for full details of cover refer to specimen policy wording*

## **The Company will also indemnify the Insured in respect of:**

### **i. Removal of Debris**

Costs incurred with the consent of the Company in removing debris, dismantling, demolishing, shoring up or propping that part of the Buildings destroyed or damaged.

### **ii. Architects' & Surveyors' fees**

Architects' and surveyors' fees necessarily incurred in the reinstatement of the Buildings consequent upon its destruction by any peril insured against (but not exceeding the scale of fees authorised by the respective professional institutions prevailing at time of damage or destruction).

### **iii. Compliance with Statutory Building Regulations**

The additional costs of reinstatement of the Buildings necessarily incurred in order to comply with statutory building regulations.

### **iv. Underground Pipes & Cables**

Accidental damage to underground pipes, services and cables



At Galea Insurance Brokers, we offer “All Risks” insurance that meets our clients needs and budgets. Clients are welcome to visit our office and discuss their business needs.

***“All Risks” insurance is easily accessible and available to you right now!***



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