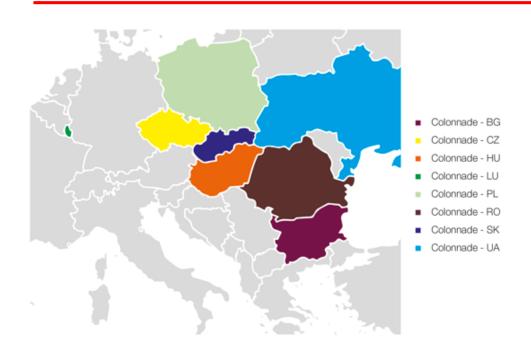


CONTRACTOR'S ALL RISKS INSURANCE



ABOUT THE COMPANY





We:

- ✓ the first international insurer in Ukraine company was founded in 1998
- ✓ accumulated experience of American, European and Pacific leading corporate insurance markets
- ✓ implement the leading standards and practices in Ukrainian market
- ✓ we protect our obligations by reinsuring your risks on the global reinsurance leaders with ratings Standard & Poor's at least A-



FOR WHOM THIS INSURANCE IS USEFUL?



Investment companies

Construction and assembly companies

General contractor and subcontractors in construction



WHAT COULD BE COVERED?





Construction-erection works from All Risks Insurance



Liability to 3d parties during performance of constructionerection works



loss of profit in respect of delay in start-up



CONSTRUCTION-ERECTION WORKS FROM ALL RISKS INSURANCE



The Coverage extends to all materials, equipment, works related to construction

Damages caused by any insurance event (except for exclusions)

All participants, who are engaged in a project, are insured.

Coverage for testing and commissioning periods



LIABILITY TO 3rd PARTIES AT THE TIME OF PERFORMANCE OF THE CONSTRUCTION-ERECTION WORKS



Damage to other third party property on construction site or nearby

The damage to life, health and work ability of third parties on construction site or nearby

Recovery of legal costs for defense of the Insured in respect of any claim



The coverage extends to all participants of construction

Damage to natural resources

LOSS OF PROFIT IN RESPECT OF DELAY IN START-UP



Insured Event – is a delay in start-up of an object resulting from the destruction, damage and / or loss of such object

Sum Insured is planned Gross Profit

Losses of the Insured covered:

Foregone Gross profit

Incurrence of additional costs

Wages of employees (including) bonuses, rewards and other financial incentives)

Cost of raw materials, semifinished products and components

Cost of electricity, gas, water, heat, etc.

Any customs duties, fees and charges

Costs of transportations and related costs



STAGES OF COVERS



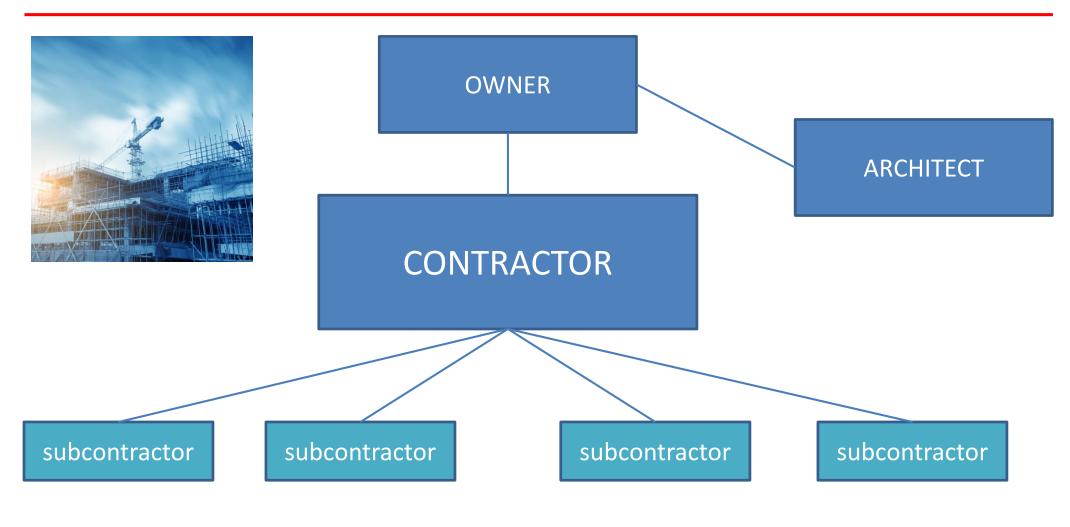
Beginning of Commissioning construction Insurance of property Insurance from all perils while conducting the works Extended insurance Insurance of construction and special plant period during the Transportation insurance of maintenance period materials and **Preliminary** Construction Launch and Testing stage and erection storage Test Insurance of mechanical and technical breakdown Insurance of business interruption Third party liability insurance



Insurance of loss of profit in respect of delay in start-up

WHO IS AT RISK?







WHAT ARE THE RISKS?





Owners Risks

- Damage, loss of the constriction object
- Loss of profit due to delay
- 3rd party Liability
- Design errors
- Environmental risks



Architects Risks

- Errors in design
- Damage of the construction object due to design error
- 3rd party Bodily Injury / Property Damage due to error



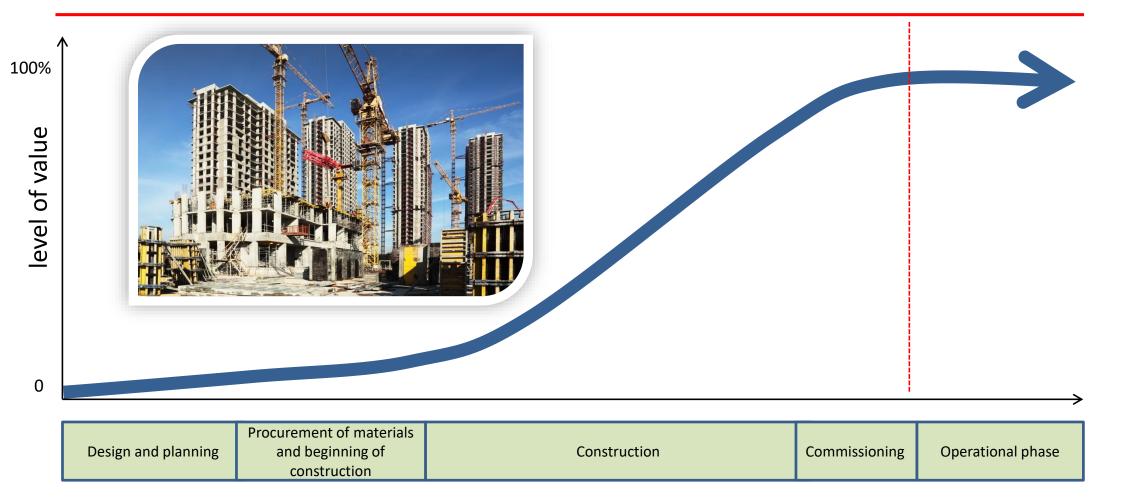
Contractors Risks

- Damage of the construction object for any reason
- 3rd party Bodily Injury / Property Damage during construction works
- Delay of object performance
- Environmental risks



HOW TIMING OF CHANGE CONSTRUCTION COST







ADDITIONAL EXTENDED COVERAGE



Removal of debris	
Professional Fees	
Damages resulting from riot strike or civil commotion	
Maintenance period insurance	
Insurance of machines and equipment testing	
Risk insurance designer	
Mutual liability insurance	



RELATED INSURANCE PRODUCTS





Property Insurance and Business Interruption



commercial general liability або Public liability



Medical expenses and Personal accident



Insurance of construction and special plant



IN ADDITIONAL ...





- Professional liability insurance
- Auto Insurance
- Director's and Officers' Liability Insurance
- Machinery and Technical Breakdown Insurance
- Cargo Insurance
- Business risk insurance





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