



Contractors' All Risk (CAR) Insurance

Common Claims Scenarios





SUSTAIN
Insurance Brokers

Common Claims Scenarios:



Fire Damage on Site:

A fire breaks out at a construction site, damaging part of the structure under construction. CAR insurance covers the costs to repair the damage and allows the contractor to continue work without financial loss.



Theft of Machinery: During the night, thieves break into the construction site and steal valuable machinery. The contractor's CAR policy covers the replacement cost of the stolen equipment, ensuring the project remains on schedule.



Accidental Damage to Nearby Property:

During excavation work, a contractor accidentally damages a neighbouring property's fence. The third-party liability element of the CAR policy covers the cost of repairs and any legal fees.



Weather Damage: Heavy rainfall floods the site, damaging materials stored on-site. CAR insurance covers the cost of replacing the water-damaged materials, ensuring the project can continue without delay.



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