



CONTRACT WORKS

Where the Insured and/or Lessor has entered into a JCT (Joint Contracts Tribunal) Contract or similar with regard to the extension alteration and/or refurbishment of their property, cover can be extended to include contract works (including unfixed materials on site) against the perils specified in such a contract.

The interest of the contractor and sub-contractor as specified in the contract where such interests are required to be included can be shown.

Some cover is provided automatically for what are considered to be minor works, however, for major works advance notice needs to be provided to insurers, as specific extension in cover or a separate policy may be required.

The information provided should include:

- Cost of works
- JCT Clause in place
- Predicted timescales
- Contractors PL limit
- Any hot works
- Any basement excavation works