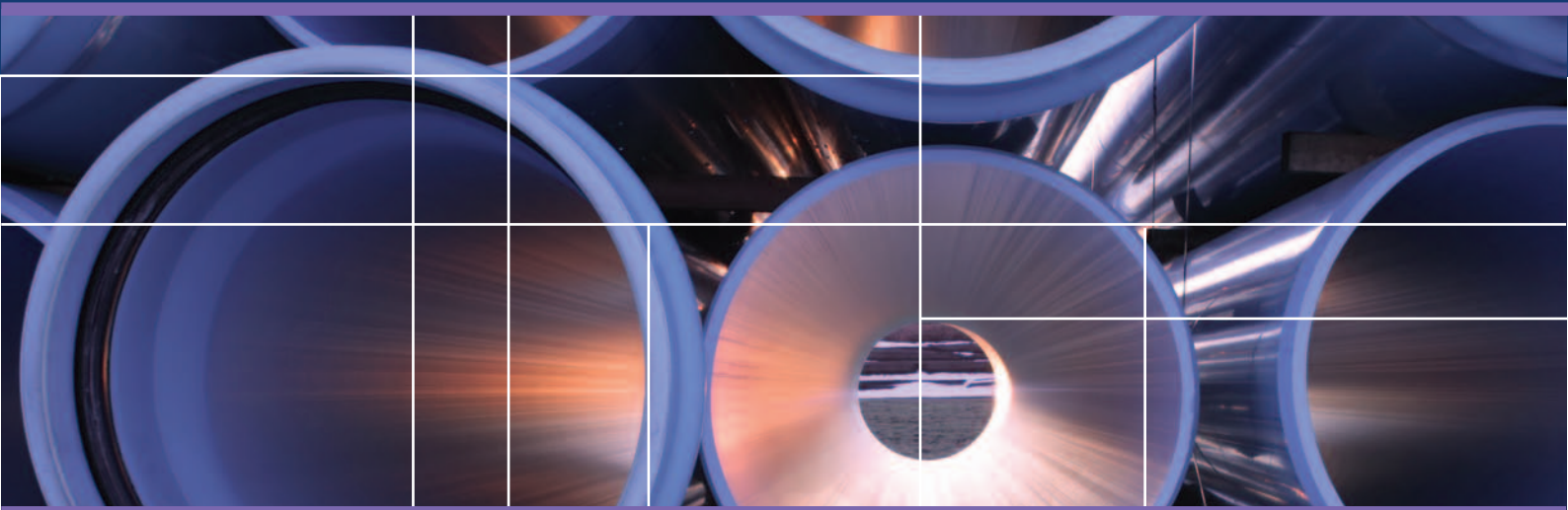
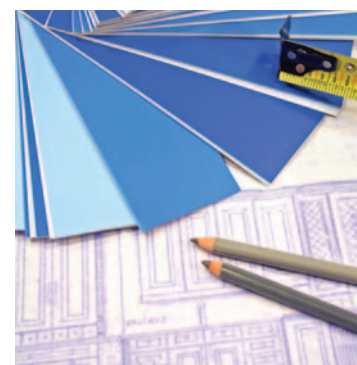


# Construction



**The full implication of any risk transfer obligation imposed on contractors may need explanation and clarification. Contract conditions may be complex and the assumption by a contractor of risks such as liquidated damages following damage to the contract works, unforeseen ground conditions and onerous collateral warranties are not uncommon.**



Even without such burdens each contractor has a business to manage and with it the inherent financial exposures arising from loss of, or damage to structures, stored materials, construction plant and equipment, motor vehicles and legal liability to employees and third parties.

We can offer the following products and solutions for the construction industry:

- Project specific co-ordinated programmes
- Contractors whole account covers
- Individual covers
  - Construction all risks
  - Employer's liability
  - Third party liability
  - Advanced loss of profits
- Private finance initiative/public private partnership
- Latent defects
- Construction project insurance scheme
- Consultancy
- Claims services
- Environmental/pollution
- Completion risks
- Political risks
- Professional indemnity

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Gibraltar's Insurance Brokers

Suite 827 Europort, PO Box 708, Gibraltar  
T: (+350) 200 43636 • F: (+350) 200 43870 • [info@callaghaninsurance.com](mailto:info@callaghaninsurance.com) • [www.callaghaninsurance.com](http://www.callaghaninsurance.com)