

Claims Procedure

In the event of an incident, please follow this procedure:

- 1. Immediate Notification:** Call our 24/7 claims team for a prompt resolution.
- 2. Application Submission:** We will guide you on the necessary documents to expedite the claims process.

Premium Payment Information

- The premium is based on the sum insured, options, and scope of coverage.
- Premiums can be paid by cash, check, or bank/financial institution transfer.
- The premium must be paid to the company no later than **30 days** from the contract's effective date.

Emergency Claims Assistance

Please contact the **24/7** claims department of **People & Partners Insurance PLC** at the following phone numbers:



016 78 78 11 (Smart)
099 78 78 11 (Cellcard)
088 8 78 78 11 (Metfone)

For More Details



015 78 00 78 / 023 21 78 78



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PEOPLE & PARTNERS
INSURANCE PLC
INNOVATION IN INSURANCE

Contractor's All Risks (CAR) Insurance

Protect your project, Guarantee your success



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CONTRACTOR'S ALL RISKS (CAR) INSURANCE

This insurance policy provides financial protection to all parties involved in the contract. It covers damage or loss caused by various risks such as fire, explosion, natural disasters, theft, and other risks stipulated in the policy.

Why should you choose this insurance policy?



Financial Protection: It protects against significant financial losses caused by damage, loss, or accidents that occur during the construction period.



Level of Protection: The insurance covers both property damage to your project and third-party liability (bodily injury, death, and property damage).



Flexibility: It can be applied to all types of contracts, both small and large, with a duration and flexibility that matches the terms of the construction contract.

Who is protected by this policy?

This insurance covers key stakeholders in the project, including:

- Project owner
- Main contractor
- Sub-contractors **(if declared)**
- Financiers or banks **(if specified)**
- Other parties involved in the construction project

SCOPE OF COVER

 Property Damage (to the construction project)	 Third-Party Liability
1. Property Covered • Permanent Structures: Buildings, roads, bridges, and other structures under construction. • Temporary Structures: On-site offices, scaffolding, formwork, and similar necessary structures. • Construction Equipment: All types of machinery on the construction site, such as generators, steel cutters, etc. • Construction Materials: All materials stored at the site and prepared for construction and installation. 2. Risks Covered • Fire and Explosion: Fires caused by electrical equipment, human error, explosions from gas tanks, fuel tanks. • Natural Disasters: Such as floods, landslides, storms, and earthquakes. • Theft, Collapse, Impact, and other incidents as stated in the policy.	• Bodily Injury or Death: To individuals who are not workers, resulting from the project owner's construction activities. • Damage to Third-Party Property: If the project owner's construction causes damage to others' property (such as nearby houses, buildings, or vehicles). Includes : Legal fees and claims resolution procedures.

Exclusions

1. Damage caused by war or acts of terrorism.
2. Damage from radiation or nuclear reaction.
3. Intentional destruction.
4. Poor workmanship or poor-quality materials.
5. Gradual wear and tear (rust, decay).
6. Internal mechanical breakdown.
7. Loss of documents and currency.
8. Foundation issues or ground vibration.
9. Bodily injury or illness to employees or workers of the contractor or the company principal.

Project Contract Period

- **Contract Commencement:** The contract becomes effective from the time the first construction materials arrive on site, or when work begins at the site.
- **Contract Termination:** The contract ends upon the completion of the work or when the project is handed over to the project owner.
- **Maintenance Period:** This is an optional condition for insuring the contractor's liability for maintenance and repair obligations for a specified period after the project is completed.