

Construction Case study

Groundworks & Civil Engineering Contractor
– New Business

DUAL

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Target to beat
£120,000 inclusive IPT

Closer look

A well-established contractor specialising in groundworks, concrete works, hard landscaping, drainage, road surfacing, piling, line marking, and traffic management faced a renewal challenge. Despite a significant turnover and manual wages sums insured, renewal terms were not delivered in a timely manner before renewal date. The client expressed dissatisfaction with the incumbent market's service and responsiveness, particularly around bespoke elements such as their £1.9 million hired-in plant exposure.



The challenges

Founded in 2017, the contractor operates with a depth limit of 8m. Higher-risk activities such as piling, asbestos removal, and traffic management are predominantly carried out by Bona Fide Subcontractors, significantly reducing direct exposure.

A key differentiator was the substantial hired-in plant charges (£1.9m), which required tailored underwriting consideration. After engaging with the broker, we identified that the client's risk profile was more favourable than initially presented, particularly due to the subcontractor-led nature of higher-risk operations.

We acted swiftly, delivering a competitive quote ahead of all other markets, demonstrating our commitment to service and responsiveness.

Risk insured

Third party claims for better legal ownership of the parcels and in consequence the long-term lease right is defective and declared invalid.

We successfully placed the following covers with A-rated insurers:

- Employers' Liability
- Public & Products Liability
- Legal Expenses
- Contract Works
- Hired-in Plant
- Own Plant

The total new business premium amounted to £107,000 GWP, reflecting a well-structured and comprehensive insurance solution tailored to the client's operational needs and risk appetite.

£1.9m

Hired-in plant exposure

8m

Depth limit

£107,000 GWP

Total new business premium





Helping you do more

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