

## Allianz Contractors' All Risks Package



### Scope of Cover

#### Section 1 – Material Damage

Covers any unforeseen and sudden physical loss or damage to the property insured from any cause, other than those specifically excluded, in a manner necessitating repair or replacement.

#### Section 2 – Third Party Liability

Covers accidental bodily Injury to or illness of third parties (whether fatal or not) and accidental loss of or damage to property belonging to third parties occurring in direct connection with the contract works.

#### Employer Liability (Optional Cover)

Covers Employers' legal liability under Common Law to pay compensation, cost and expenses to employees in respect of personal injury arising out of and in connection with the carrying out of the contract works.

### Product Features

- Cover is provided for a single contract only
- Backdating cover is not permitted
- Contract works including but not limited to interior decoration, renovation, mechanical & electrical works or maintenance works, and which may involve related exterior works including works on scaffolding for installation or change or repair of air-conditioner, external pipes, etc.
- Covers Material Damage, Third Party Liability and Employer Liability (if selected) for own and sub-contractors' of all tiers
- Covers contract works:
  - Construction period up to 12 months
  - Maintenance period up to 12 months
  - Contract works up to contract value SGD2,000,000
  - Third party liability limit up to SGD2,000,000 any one occurrence
  - Employers' Liability up to maximum SGD10,000,000 in respect of any claim or any series of claims caused by or arising out of one occurrence/ event
- Premium is non-refundable once the policy issuance
- Cover is provided for contract works in Singapore only



### Excluded Contract Works

**The following works are not eligible for this Package and will be subject to further underwriting and approval by Allianz:**

1. Works involving lifts or public utilities
2. Works at any height exceeding 10 meters above ground or floor level
3. Works involving excavations other than small trenches (less than 1 meters deep)
4. Works involving asbestos in any form
5. Works involving modification to a load-bearing structure of the building
6. Works which are located over, in or under water courses (natural or otherwise) or any other body of water
7. Civil Works such as tunnelling, road and bridge construction, drainage works etc.
8. Works involving site or property remediation from toxic or hazardous substances
9. Works on building sites situated on or adjacent to power stations, petrol chemical plants, semi-conductor and semiconductor wafer plants, pharmaceutical manufacturers or aircraft hangers or production facilities, oil-rigs or onboard watercraft of any kind
10. Piling Works either standalone or form part of the contract works
11. Pure scaffolding erection works
12. Building demolition and building construction works
13. Works involving installation or construction of solar panel



## Summary of Plan Benefits

The table below provides a summary of the different options of covers and sum insured under the Allianz Contractors' All Risks Package. All monetary amounts stated are in Singapore Dollars.

"CV" refers to the Contract Value.

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
<b>Contractors' All Risks</b>					
Section 1 – Material Damage	Up to CV	Up to CV	Up to CV	Up to CV	Up to CV
Contractor Works	SGD100,000	SGD500,000	SGD1,000,000	SGD1,500,000	SGD2,000,000
Professional Fees	Up to 10% of Contract Value				
Removal of Debris	Up to 10% of Contract Value				
Principal Existing Property Damage (First Loss Basis)	Up to SGD50,000				
Excess (each and every loss)	<ul style="list-style-type: none"> <li>Acts of God; or storm; or landslip; or erosion; or subsidence; or fire; or collapse – SGD5,000</li> <li>Water Damage/Existing Property – 10% of loss subject to a minimum of SGD5,000</li> <li>Any Other Cause – SGD2,500</li> </ul>				
<b>Section 2 – Third Party Liability</b>					
Any one occurrence and Unlimited any one Period	Up to SGD2,000,000				
Excess (each and every loss):	<ul style="list-style-type: none"> <li>Third Party Property Damage – SGD2,500</li> <li>Vibration, Removal or Weakening of Support/RIBA19(2)A – 10% of loss. min. SGD5,000</li> <li>Damage to Underground Cables, Pipes and other facilities – 10% of loss. min. SGD5,000</li> <li>Water Damage and/or Flood claims – 10% of loss. min. SGD5,000</li> </ul>				
<b>Premium (Before GST)</b>	<b>SGD500</b>	<b>SGD750</b>	<b>SGD1,250</b>	<b>SGD1,850</b>	<b>SGD2,500</b>
<b>Optional Cover</b>					
<b>Employer Liability</b>	On all employees engaged in the contract works <b>Limit:</b> Up to maximum SGD10,000,000 in respect of any claim or any series of claims caused by or arising out of one occurrence/event <b>Premium Rating:</b> 0.35% on 20% of the Contract Value (Subject to a Minimum Policy Premium of SGD 500 (before GST))				
<b>Top-up Sum Insured for Principal Existing Property</b>	Apply a rate of 0.1% in excess of the above Existing Property Sum Insured subject to a maximum sum insured up to \$1,000,000				
<b>Top-up Limit for Third Party Liability</b>	<b>Additional Premium:</b> <ul style="list-style-type: none"> <li>Any One Accident (SGD3,000,000) – SGD350 + GST</li> <li>Any One Accident (SGD5,000,000) – SGD500 + GST</li> </ul>				

## Extensions

For all plans, the following extensions and benefits will be attached to and will form a part of the Policy Contract:

Extensions	Sub Limit (SGD) (if applicable)
<b>Section 1 and 2</b>	
Approved Adjusters Clause	
Automatic Extension Clause	Maximum 30 days
Cessation of Work	Maximum 90 days
Extended Maintenance Cover	
Payment on Account Clause	
Non-Contribution Clause	
<b>Section 1 – Material Damage</b>	
Automatic Reinstatement Clause	
Architects' Surveyors' & Consulting Engineers' Fees (Cover for Professional Fees)	10% of the Contract Value
Cost of Recompiling Records and Repairing Claims Made	SGD20,000
Cover for Designer's Risk	Subject to an excess of 15% of loss, minimum SGD20,000
Cover for Insured Contract Works Taken Over or Put into Service	
Cover for Loss or Damage due to Strike Riot & Civil Commotion	
Cover for Removal of Debris	10% of Contract Value
Cover for Testing of Machinery and Installations	Subject to an excess of \$10,000.00 each & every loss/1 month – Testing Period
Cover of Extra Charges for Airfreight	20% of loss, maximum SGD50,000
Cover of Extra Charges for Overtime Night Work on Public Holidays	20% of loss, maximum SGD50,000
Dewatering Clause	
Employees' Personal Effects and Tools	SGD500 any one employee; SGD2,000 in the aggregate
Escalation Clause/Automatic Increase	10% of Contract Value
Free Issue Materials	
Inland Transit	SGD50,000 (per conveyance)
Maintenance Visits Cover Clause	
Marine 50/50 Clause	
Off-site Fabrication/Storage	10% of Contract Value, maximum SGD50,000
Plans and Documents	SGD20,000
Plant and Machinery	
Public Authorities Clause	10% of Contract Value, maximum SGD50,000
Slope Protection Warranty	
Special Conditions Concerning existing property or property belonging to or held in care, custody or control of the Insured	
Special Conditions Concerning Fire-Fighting Facilities and Fire Safety on Construction Sites	

Extensions	Sub Limit (SGD) (if applicable)
Special Conditions Concerning Piling Foundation and Retaining Wall Works	
Special Conditions Concerning Property in Off-site Storage	
Special Conditions Concerning Safety Measures with respect to precipitation, flood and inundation	
Special Exclusions for wet Risks	
Time Adjustment (72 Hours) Clause	
Unexploded Bomb	
<b>Section 2 – Third Party Liability</b>	
Cross Liability Clause	
Non-Negligence Cover (RIBA19(2)(A))	
Sudden and Accidental Seepage Pollution and Contamination	
Vibration, Removal or weakening of Support	Any one accident/ unlimited any one period as per Policy Schedule
Underground Cables, Pipes and other facilities	Any one accident/ unlimited any one period as per Policy Schedule
Waiver of Subrogation against the Principal/Landlord/Owner	
Non-Owned Vehicles and/or hired motor vehicles	
Consultants, Architects & Employer's Representatives; Government/ Statutory Board/ Public Authorities are deemed as Third Parties for site activities only	
Properties of Employer other than the works and not in possession of the Contractor are deemed as Third Party properties	



### Conditions

- The packaged plans are pre-underwritten plans of the Allianz Contractors' All Risk and, if selected, Allianz Employers' Liability products.
- In the event of inconsistency between the information here and the Policy terms and conditions, the latter shall prevail.
- Allianz Contractors' All Risk and Employers' Liability products are underwritten by Allianz Insurance Singapore Pte Ltd.
- This brochure is not a contract of insurance and is not an offer for subscription of any insurance product. The specific terms, exclusions, and conditions applicable to this insurance are set out in the Policy. No insurance is in force until the Proposal Form is accepted by the Allianz Insurance Singapore Pte Ltd in accordance to the Policy terms and conditions.

## Proposal Form

(For Allianz Contractors' All Risks Package)

### Important Notice

1. Statement pursuant to Section 25(5) of the Insurance Act (Cap. 142) or any amendments thereof:  
You are to disclose in the Proposal Form fully and faithfully, all the facts which you know or ought to know, otherwise the Policy issued may be void.
2. Allianz Insurance Singapore Pte. Ltd. (Insurer) reserves the right to request for more information.

### Intermediary Details

Producer Name:

Producer Code:

### Proposer Details

Proposer Name:					
Company UEN:					
Mailing Address:					
Business Description:					
Contractor Name:					
Principal Name:					
Landlord Name:					
Contract Title:					
Contract Site:					
Contract Value (up to SGD2,000,000):					
Contract Period (up to 12 months):					
Maintenance Period (up to 12 months):					
Plan Selection: (Please tick ✓ on the box)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
<b>Optional Cover</b>					
Employer's Liability: *If Contractors' All Risk is taken up		Yes		No	
Top up Sum Insured Section 1 – Principal Existing Property	Principal Existing Property (maximum up to SGD1,000,000) If yes, please advise the sum insured:				
Top up Sum Insured Section 2 – Third Party Liability	(Please tick ✓ on the box)				
		Option 1: SGD3,000,000		Option 2: SGD5,000,000	
Claim History	Are there any insurance claims in the past five years by any of the contractor(s) that is seeking insurance coverage? If yes, please specify and provide values.				

## Declaration

### By signing this form,

- I. I/We declare the above statements, particulars and declarations in this Proposal Form are true, accurate and complete.
- II. I/We agree that this Proposal Form and the statements, particulars and declarations set out herein shall form the basis of the contract of insurance to be entered into between Insurer and myself/ourselves, and that no liability is attached until this Proposal Form is accepted by Insurer and a contract of insurance formed between Insurer and myself/ourselves.
- III. I/We undertake to inform Insurer of any material changes or alterations to the statements, particulars and Declarations set out in this Proposal Form, if any such material changes or alterations occur before the contract of insurance is formed.
- IV. If I/We do not fully and faithfully give the facts as I know them or ought to know them, I/We may receive nothing from the Policy.
- V. I/We agree to the policy terms, exclusions, and conditions as expressed in this Proposal Form, policy wordings and endorsements.
- VI. By submitting information (including but not limited to personal data, if any) to Insurer by way of this Proposal Form, I/We consent to:
  - a. The Insurer and its third party service providers, related entities, business partners collecting, using, transferring and/or disclosing all personal data related to me/us which I/We had provided, whether within or outside of Singapore for the purposes notified to me/us under Insurer's privacy policy which is available for viewing here: <https://www.allianz.sg/Privacy-Policy.html>; and
  - b. The collection, use, disclosure and dissemination of all information (including but not limited to information provided by I/We related to the Policy to my/our insurance intermediaries and the Insurer's authorized agents and service providers) for the purposes relating to or incidental to my/our claims under the Policy or in accordance with the legislation.

Signature & Company Stamp of Insured

Company:

Designation:

Date:

### About Allianz Insurance Singapore

Allianz Insurance Singapore Pte. Ltd. is part of the Allianz Group, a global leader in insurance and asset management. Holding an A+/Stable rating by S&P, we offer comprehensive personal and commercial insurance solutions to retail, SME, and mid-corp markets, ensuring integrity, customer focus, and hassle-free processes.

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