

Building contract works questionnaire

You have a duty to present us with a fair presentation of the risks to be insured and must disclose every material circumstance which you know or ought to know about such risks. You do not need to disclose circumstances which reduce the risk or those which the Company already knows or ought to know.

If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled or terms changed in accordance with the policy conditions. A specimen policy document is available upon request.

A copy of this questionnaire is available on request.

Policyholder

Policy number

A. General questions

Use 'not applicable' where necessary

Please provide as much detail as possible including the main elements of the contract/work being undertaken

Start date

Anticipated completion date

Important note: if the contract appears likely to run beyond the completion date, please contact us in order to arrange any necessary extension of cover.

Who is stated as the employer for the contract you have entered into?

Main contractor

Person inspecting/supervising the contract (inc. name, address and telephone number)

Name

Tel. number

Address

Address of premises where work is to be undertaken (please name the specific building that will be affected if the address covers a range of buildings)

Are the works attached or detached from the existing structure?

If detached, at what distance are the new works from the existing structure?

Overall height of extension/new works

Number of storeys

Is there a basement?

 Yes No

Please identify the parts of the existing premises that will be affected

Does the work involve roofing/re-roofing?

If yes, provide brief details and **advise percentage of contract price**

If the work includes re-roofing how is the roof area being protected e.g. temporary scaffold roof above the area?

Does the work involve the installation of machinery?

If yes, provide brief details and advise percentage of contract price

Does the work involve the application of heat?

If yes, provide brief details and **advise if the contractor is operating a 'Hot Work' permit**

Does the work involve use of explosives or pile driving?

If yes, provide brief details

Does the work involve new timber structural frames, timber cladding or timber roofing shingles?

Note: if only timber roof trusses and floor joists, this question can be answered 'no'. If yes, provide details and confirm whether the timber has been treated with any fire retardant chemicals

Does the work involve any Modern Methods of Construction (MMC), i.e. offsite construction of prefabricated buildings, modules or pods?

If yes, provide details

Does the work involve new insulated panels or curtain walling?

If yes, provide brief details

Will you be re-using existing materials eg roof tiles, period timbers? If yes, provide details of types of materials being re-used

Note: The value of re-used materials will not usually be included in the contract value. The policy will automatically include re-used materials up to a limit of £10,000, if a higher limit is required please advise the value.

Will free issue materials be used? - ie materials that are not included within the contract price as they have been sourced elsewhere.

If yes provide details of materials and the value. Note: *Free issue materials will be automatically included for a limit of £5,000.*

B. Sum insured required

Contract value plus an allowance for architects' and other professional fees, debris removal costs and VAT for which you are responsible

£

If VAT is exempt from the project in question, you can declare a contract value which excludes VAT. Please note that if a claim were to occur the maximum settlement we would pay would reflect the figure you have declared, regardless of whether elements of the claim include VAT.

Is the contract (select one option only):

Fixed price?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fluctuating price?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Provisional sum?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

C. Contract details

If the works are subject to a formal building contract, please provide the following details:

Which contract and insuring clauses apply?

Tick and complete as necessary. The clauses are significant and if you are unsure please contact your architect or the person supervising the contract

JCT contract version number e.g. 2009, 2011, 2016

Standard	6.7a	<input type="checkbox"/>	6.7b	<input type="checkbox"/>	6.7c	<input type="checkbox"/>	6.14 ¹	<input type="checkbox"/>
Intermediate	6.7a	<input type="checkbox"/>	6.7b	<input type="checkbox"/>	6.7c	<input type="checkbox"/>	6.12 ¹	<input type="checkbox"/>
Minor	5.4a	<input type="checkbox"/>	5.4b	<input type="checkbox"/>	5.4c ²	<input type="checkbox"/>		

Other (non-JCT contract)

Please provide a copy of the contract you have entered into

Yes No

Please give details

If yes, please specify contract and insurance clauses applicable

¹ This clause makes the 'Joint Fire Code' (the Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings undergoing Renovation) compulsory upon the parties to the contract - we recommend it is included in all cases wherever possible.

² 5.4c of the JCT Minor Works 2016 version permits insurance of the works and existing structure by "other means". If this insuring clause applies the insurance responsibilities are agreed by the parties to the contract - please provide further details below.

If the contract is the JCT Minor Works 2016 version with insuring clause 5.4c please confirm the insurance responsibilities of the Employer and the Contractor

Is terrorism cover required (and noted as required under the building work contract terms)?

Yes No

- You may elect to insure your contract works and/or existing buildings structures against damage caused by acts of terrorism,

or

- A contractual requirement to include terrorism cover may be imposed upon you (such as by a third party bank/lender or contractor etc) as part of the building contract terms.

Please note - due to specific "adverse selection" rules surrounding terrorism cover (rules that prevent you selecting to insure only some of your "at risk" property and instead require insurance on all of it) if you elect to take terrorism cover on the contract works you *may* be required to take cover on all your insured property, including any existing building structures which are subject to the contract works. This applies whether such property is under the same policy or other policies and regardless of whether it is insured with Baptist Insurance or not.

Important - further information on Terrorism can be found at the back of this document; please read this before you complete this questionnaire.

D. Security

Note: This information may need to be obtained from the architect or the person supervising the contract

Please provide the following details:

The total value of all materials associated with the contract	£	<input type="text"/>
The maximum value of unfixed materials on site at any one time	£	<input type="text"/>
The maximum value of unfixed non-ferrous metals at any one time on site	£	<input type="text"/>
At any other location	£	<input type="text"/>

Other than bulk, unprocessed building materials, e.g. sand or gravel, what materials are stored in the open?

Are other materials stored in:

- locked buildings?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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- a fully enclosed compound of at least 1.8m in height?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Other? (please give details and the address)

Is scaffolding (either internal or external) to be used?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If yes, please provide a full description of which areas of the building are being affected

Where external scaffolding is used, please indicate whether any of the following precautions are to be implemented

The base of the scaffold enclosed in metal sheeting or solid timber to a minimum height of 3 metres

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Automatic intruder alarm

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Security lighting

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Ladders removed from the bottom of the scaffolding and locked away at the close of works each day

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Please detail of any other forms of protection employed

Will the scaffolding, because of its proximity, provide access for an intruder to:

- any other building you own or occupy?

- any other building?

If yes, please provide details of the buildings involved

E. Additional security questions for Existing Structure

Only to be completed if the work is on or attached to an existing building insured with us

Will the premises remain in normal use whilst the work is being undertaken? (If no, please give details if you intend to use an alternative location)

Will the premises be protected by a professional security firm or resident caretaker? (If yes, please give details in the additional security measures question below)

What additional security measures are to be employed during the course of the contract, e.g. locking of internal or high-level doors, locking of windows, site perimeter security?

What additional security measures will be implemented for valuables and other contents during the period of the contract?

F. Additional questions for churches only

It is essential that any organ is properly protected against loss or damage during any building works. Have your organ builders been advised of the work to be carried out and have their recommendations been implemented?

Yes

No

Important notes

Contractor insurance

It is most important that any contractors you use have the necessary public liability and employers' liability insurance in force. Otherwise, in the event of an injury or damage to a third party property, you may be held liable.

Hot works

If any 'hot work' is involved, i.e. welding, grinding, the use of open flames or the application of heat, then the procedure for hot work permits must be followed. Details of this procedure are contained on our website www.baptist-insurance.co.uk or can be obtained from us on request.

Joint names requirements

Where a standard JCT form is used for the building contract the insurance clauses may require you to cover your existing structure (and in some circumstances any contents of such building(s)) and/or the works and site materials in joint names with the contractor.

If a standard JCT contract form is **not** used please contact us, as we need to fully understand the insurance elements of the contract before confirming whether we can offer insurance that meets your contractual obligations.

Terrorism

You may choose to take terrorism cover or the need for terrorism cover may be imposed upon you by contract, such as by a bank/lender or contractor (where this is the case it will be specifically noted in the building contract).

Like many UK insurers we arrange reinsurance for terrorism with Pool Reinsurance Company Limited (Pool Re), which is a member only reinsurance company specifically set up for this purpose and ultimately backed by the Government. Pool Re set certain rules around the provision of terrorism cover that **all** its member companies have to follow. (NB. Other forms of terrorism cover may be available from insurers who are not Pool Re members).

One of Pool Re's main rules is the "adverse selection" rule whereby any customer arranging terrorism cover cannot insure just some of their properties, they must insure all of them or none at all - although some exemptions do apply. This means that if you insure any property against terrorism (whether with us or another member insurer) you will be required to arrange terrorism insurance on all your property - including any contract works and existing structures - unless an exemption to this rule applies.

Baptist Insurance is unable to offer guidance on whether you should elect to insure against terrorism or not. You may wish to discuss this with your insurance broker/advisor, architect or the contractor at the outset of negotiations and review the contract terms relating to terrorism cover prior to entering into a building works contract, giving careful thought to your individual circumstances. Where you do choose to include terrorism cover we will be happy to provide you with a quotation (in accordance with the applicable Pool Re member rules).

Declaration

I/we confirm that as far as I am/we are aware, the above statements made by me/us or on my/our behalf are true and complete.

Name(s)

Position

Date

