

Name of Insured

To ensure that the Contractor is actually Insured (certificate or letter may be in the name of an 'associate' company and confirmation should be sought that the appointed contractor is actually covered)

Renewal Date

To ensure that cover will operate for the full duration of the contract. (If the renewal date falls within the contract period confirmation of renewal should be sought together with details of any policy amendments)

Business Description

To ensure that the actual contractual activities are covered/included (Liability cover operates in respect of the activities as described in the policy schedule - if eg a contractor has been engaged to carry out demolition works but his 'business description' is shown as 'Builder' or 'Property Repairer' their Insurers may not be aware that they carry out demolition work and as such it may not be covered.)

Limit of Indemnity

To ensure it meets the contract, or the council's, minimum requirement. The limit of Indemnity has to be adequate to cater for the total cost of 'any one occurrence' i.e. the incidence giving rise to a claim, rather than any one claim. E.g. If 10 people are injured in an accident the limit of indemnity must be adequate to cover all the resulting claims. Take into account the nature of the works and the potential for damage to third party property i.e. surrounding property or death or bodily injury to third parties.)

Deductible or Excess

If carrying a deductible how will the contractor meet losses below the deductible (A deductible could have been selected as a means of reducing the premium to ensure competitiveness – possible false economy)

Restrictions or limitations relating to the contract activities

e.g. Height or depth restrictions, reduced limits of Indemnity for hazardous activities, Exclusions relating to e.g. asbestos or Legionella. Where such limitations apply confirmation should be sought regarding what alternative arrangements have been made to cover the activity.