



## CONSTRUCTION

One TMK is a digital exchange that gives you, as brokers, fast access to our specialist insurance products direct from your desk. The fully automated process enables you to quote and bind business online in real time, 24 hours a day, 7 days a week.

Our UK and Ireland construction cover is aimed at new build and refurbishment construction contracts. It's based on a bespoke wording, key facts document and questionnaire to give you and your clients fast access to specialist construction insurance.

Claims servicing and Risk Engineering are carried out in-house by Tokio Marine Kiln.

### We can cover the following risks without referral:

- Maintenance and defects period of less than 24 months
- UK and Ireland risks. Ireland based risks exclude third party liability and terrorism cover and require referral on flood mapping
- Standard four wall construction projects and refurbishments
- Contract periods of up to 3 years
- Maintenance and defects cover for 12 months.

### The coverage

- Construction projects from GBP500k to GBP3.5m to Design Exclusion DE3, with an option to increase this to GBP30m
- Advanced loss of profits cover including profit, revenue, rental income and debt servicing for up to 20% value of the construction project per annum
- Hired in plant up to GBP100k limit for any one item
- Cover for existing buildings, where selected, is included and will equal 50% of the construction project cover provided, up to a maximum cover of GBP1.75m  
Eg: A GBP3m construction project will provide an additional GBP1.5m cover for existing buildings, bringing the total cover provided to GBP4.5m
- Third party liability of GBP1m to GBP5m limit of indemnity to cover employer only or all parties
- Non negligent damage; GBP1m to GBP5m limit of indemnity
- Terrorism cover provided by UK Pool Re for the first period of insurance.

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If you would like to access this product, please visit our digital exchange at [www.onetmk.com](http://www.onetmk.com), where you will be asked to complete a short application form.

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