

Building contract works questionnaire

Policyholder

Policy number

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.

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

Postcode

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)

Postcode

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

Has terrorism been specifically excluded from the contract?

Yes

No

Cover for terrorist acts is a standard requirement under most JCT contracts and our quote will include this unless you have specifically excluded it from your contract. Please note - due to the rules surrounding terrorism cover, if the contract works involve an existing structure then this must be insured for terrorism, as well as the contract works. You will be unable to arrange terrorism cover for just the existing structure subject to the works - you must arrange terrorism cover for all of your property, regardless of whether the existing structure and your other property is insured with Baptist Insurance or not.

Important - further information on Acts of Terrorism is enclosed 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"/> |
|-----|--------------------------|----|--------------------------|

- a fully enclosed compound of at least 1.8m in height?

| | | | |
|-----|--------------------------|----|--------------------------|
| Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|-----|--------------------------|----|--------------------------|

Other? (please give details and the address)

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

| | | | |
|-----|--------------------------|----|--------------------------|
| Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|-----|--------------------------|----|--------------------------|

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"/> |
|-----|--------------------------|----|--------------------------|

Automatic intruder alarm

| | | | |
|-----|--------------------------|----|--------------------------|
| Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|-----|--------------------------|----|--------------------------|

Security lighting

| | | | |
|-----|--------------------------|----|--------------------------|
| Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
|-----|--------------------------|----|--------------------------|

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"/> |
|-----|--------------------------|----|--------------------------|

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?

Yes

No

- any other building?

Yes

No

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)

Yes

No

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)

Yes

No

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

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.

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.

In most cases the contract used is a standard JCT form and the insurance clauses it contains require you to cover your existing structure and contents (and in some circumstances the works and site materials) in joint names with the contractor. Acts of terrorism (terrorism) is one of the specific types of insurable damage included in the wording of the contract as standard, unless it has been specifically written out. Where the contract used is not the standard JCT form, please contact us as we would need to look carefully at the insurance elements in order to understand your obligations.

Like most insurers, we arrange reinsurance for terrorism with Pool Reinsurance Company Limited (Pool Re), set up by the Government specifically for this purpose, and they set certain rules around the provision of terrorism cover. One of the main principles is the 'Adverse Selection' rule whereby any customer arranging terrorism cover cannot insure just some of their properties - they must insure all of them for terrorism or none at all.

This means that, if you insure one or more buildings and/or their contents with us or another insurer and one of the insured properties is subject to building works, you must arrange insurance against terrorism on all your buildings and contents.

Where terrorism cover is arranged for any building works it must also be insured on your buildings and/or their contents for the full duration of the building works.

Baptist Insurance is unable to offer guidance on whether insuring against terrorism should be included in the contract terms. You may wish to discuss this with your architect and the contractor at the outset of negotiations prior to entering into a building works contract, giving careful consideration to your individual circumstances. We will be happy to provide you with a quotation to include terrorism on all your policies, either in relation to a building works contract or on a permanent basis.

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

