

HOWDEN



Construction and
erection all risks
insurance

What is a Construction and Erection all risks insurance?



Managing construction insurance is challenging because it must protect construction projects, handle various risks and uncertainties, and secure the financial well-being of contractors and stakeholders.

Construction insurance can cover one project or all building projects within a specified period, typically a year, and is also called contract works, contractors all risks, erection risk, or builders risk.

This insurance usually combines material damage and legal liability coverage into a single policy.

The policy's material damage section covers physical loss or damage to:

- Materials for the project stored on-site and off-site
- Temporary structures
- Hired-in plant and equipment
- Transit to or from the contract site



The policy's legal liability section protects you from claims for injuries or property damage by third parties related to the construction project and ongoing maintenance.

Insurance can be organised by the owner, project manager, or contractor, and usually covers all of them, including sub-contractors, as a single insured entity with a cross-liabilities clause.

Coverage also applies during the maintenance (or defects) liability period, when contractors need to visit the site to fulfill their maintenance obligations after project completion.



We provide various coverage options and extensions tailored to your needs which include:



Damage to existing buildings or property on-site



Demolition and removal of debris costs



Expediting costs



Professional fees



Damage to neighbouring property



Employees' tools and personal effects on-site



Legal liability for hired-in plant



Contractors plant and equipment

Coverage variations include:

- Advance loss of profits (financial loss arising from delay of the project, e.g. loss of future profit or revenue and additional charges and expenses).
- An integrated project (or wrap-up) insurance programme covers construction, marine cargo, delay in start-up, operational property damage/business interruption, and third-party liability insurance for both construction and operational periods.

About Howden

Howden is an international insurance group made up of talented experts with the freedom and support to do what we do best. We are united by a shared passion and no-limits mindset, and we collaborate to create a powerful international team that can rise to any challenge. Together, we are working to change the insurance narrative – supporting our clients while using insurance as a tool to increase resilience for individuals, businesses, and communities.

\$42bn

Premium placed into international markets

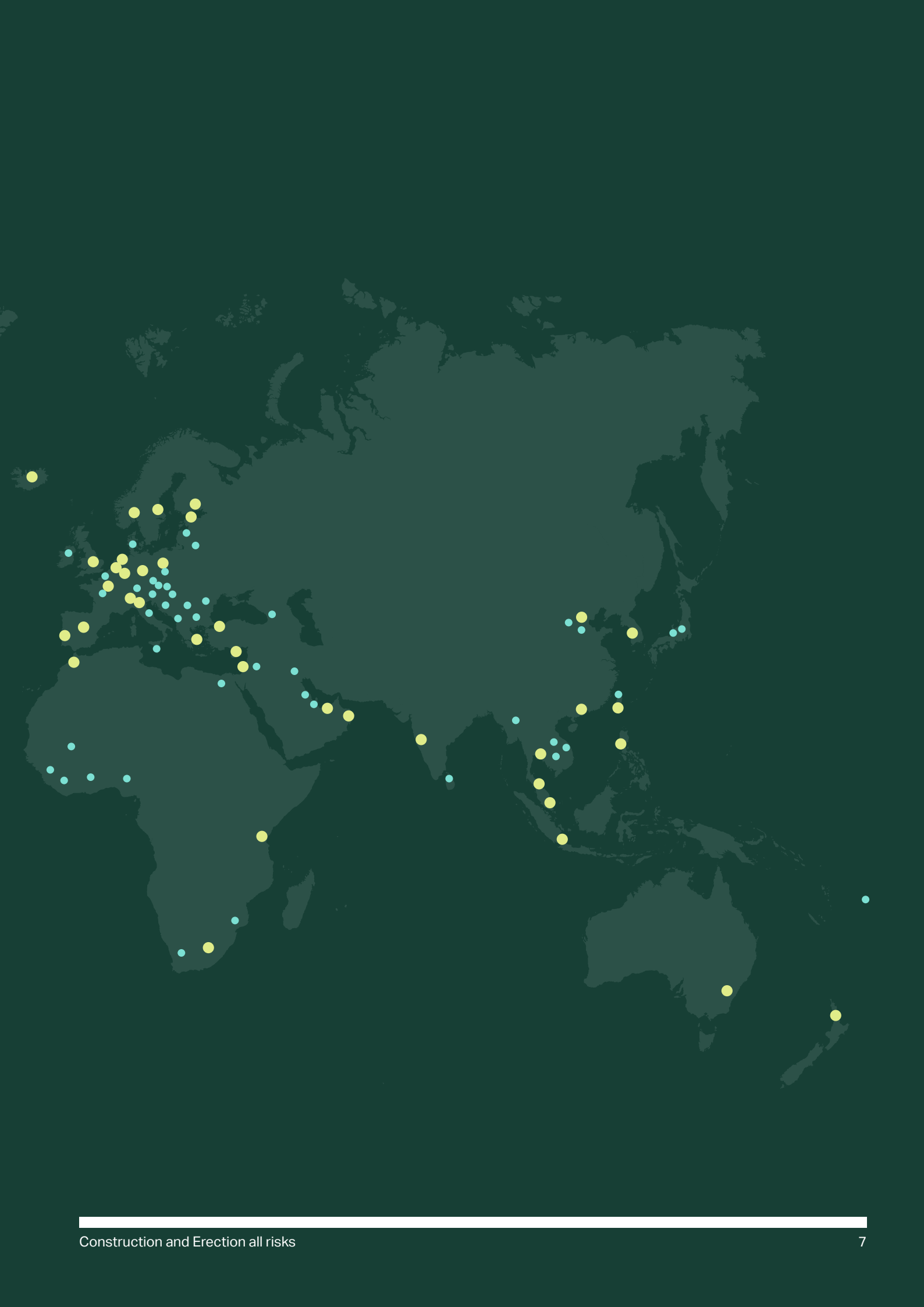
115+

Territories

19,000

Employees

- 
- A world map with a dark green background. Yellow dots are scattered across North America, Europe, and South America, representing Howden / Howden Specialty territories. Cyan dots are scattered across Europe and Africa, representing Howden One partner territories.
- Howden / Howden Specialty territories
 - Howden One partner territories





Contact us:

Name : Rus'an Abubakar

Title : Senior Vice President / Co. -
General Non-EB Risks

T : +62 21 2939 4907

E : rusan.abubakar@id.howdengroup.com

Name : Ega Napitupulu

Title : Senior Vice President -
Corporate & Industry Risks

T : +62 21 2939 4940

E : ega.napitupulu@id.howdengroup.com

Name : Denni Wijaya

Title : Business Manager -
Engineering Risks

T : +62 21 2939 4945

E : denni.wijaya@id.howdengroup.com

Name : Enjelica Marcelin

Title : Business Executive -
Engineering Risks

T : +62 21 2939 4987

E : enjelica.marcelin@id.howdengroup.com

PT. Howden Insurance Brokers Indonesia

Millennium Centennial Center, 33rd Floor,
Jl. Jend Sudirman Kav.25, Jakarta 12920, Indonesia

T : +62 21 2939 4900

F : +62 21 2939 4999

E : general@id.howdengroup.com

www.howdenindonesia.com

This document and the information contained here may not be copied, reproduced, distributed or disclosed in any form without the written consent of PT. Howden Insurance Brokers Indonesia ("Howden"). This document is for your information and the description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. The availability of coverage is subject to insurer(s) assessment [upon receipt of an application form]. The terms and conditions available may vary based on several factors. To the extent permitted by law, Howden shall not accept any liability for any loss, injury or damage incurred by anyone who relies on this document or arising out of the information contained herein. Howden is a licensed insurance intermediary regulated by the Otoritas Jasa Keuangan (OJK) and registered in Indonesia under company registration number KEP-373/KM.10/2012 having its registered address at Millennium Centennial Center, 33rd Floor, Jl. Jend. Sudirman Kav. 25, Jakarta 12920, Indonesia.

