



QBE Renovation Protection Package

A comprehensive construction and engineering insurance cover



Introducing QBE Renovation Protection Package

Renovations can be costly, particularly if something doesn't go as planned. QBE Renovation Protection Package Insurance provides comprehensive protection to both contractors and property owners against loss or damage arising out of contract works. This includes interior decoration, renovation works, additions and alterations and landscape works.

This product provides Contractors' All Risks cover on Material Damage and Third Party Liability to contract works and Work Injury Compensation to all workers involved in the contract.

The product

Scope of cover

QBE Renovation Protection Package Insurance offers the following coverage:

Contractors' All Risks

Section 1 - Material Damage

Covers any unforeseen and sudden physical loss or damage to the property insured necessitating repair or reinstatement

Section 2 - Third Party Liability

Covers accidental bodily Injury and/or accidental loss of or damage to property belonging to third parties arising from the contract works

Work Injury Compensation

Covers the employers' obligation for employees' personal injury by accident or disease arising out of and in the course of employment as specified under Work Injury Compensation Act or Common Law

Why choose the QBE Renovation Protection Package

- Covers material damage, third party liability and work injury compensation for own and sub-contractors' of all tiers
- Tailor-made cover to meet your needs
- Nine hassle-free fixed plans for convenience of administration
- Covers contract works:
 - Up to 12 months
 - Maintenance period up to 12 months
 - Up to contract value S\$2,000,000
 - Third party liability limit up to S\$5,000,000
- A free wide range of extensions and benefits are also included

Approach an authorised QBE agent/broker at (65) 6224 6633 to discuss your needs.

What should you do in the event of a claim

- All claims must be reported to QBE as quickly as possible and within 14 days of the event happening
- Promptly take all reasonable and responsible precautions to prevent any further loss or damage
- Make a report to the police and other appropriate authorities if there is injury, malicious damage, theft or suspicious circumstances
- Do not admit liability, or make any offer, promise or payment to any third-party
- Contact your agent or broker or QBE Claims staff at (65) 6224 6633 for advice and assistance

Summary of benefits

The table below provides a summary of different options of covers and sum insured under the QBE Renovation Protection Package.

	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F	PLAN G	PLAN H	PLAN I
BASIC COVERS	SUM INSURED								
Contractors' All Risks									
For Section 1									
- Material Damage									
Covers any unforeseen and sudden physical loss or damage to the Contract Works necessitating repair or reinstatement.	Up to CV	Up to CV	Up to CV	Up to CV	Up to CV	Up to CV	Up to CV	Up to CV	Up to CV
- Contract Works/Value (CV)	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000
- Professional Fees	10,000	10,000	20,000	30,000	40,000	50,000	100,000	150,000	200,000
- Removal of Debris	10,000	10,000	20,000	30,000	40,000	50,000	100,000	150,000	200,000
- Existing Property (First Loss)	50,000	50,000	100,000	150,000	200,000	250,000	300,000	300,000	300,000
- Full Design Cover	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Excess (each and every loss):	Act of God/Collapse - \$5,000								
Applicable to all Plans	Any Other Cause - \$2,500								
	Existing Property - \$5,000								
For Section 2									
- Third Party Liability									
Covers accidental bodily Injury and/or accidental loss of or damage to property belonging to third parties arising from the contract works									
Excess (each and every loss):	Third Party Property Damage - \$2,500								
Applicable to all Plans	Vibration, Removal or Weakening of Support and Underground Cables, Pipes and other facilities, Water Damage and/or Flood claims - 10% of loss. min. \$5,000								
Work Injury Compensation									
Covers the employers' obligation for employees' personal injury by accident or disease arising out of and in the course of employment as specified under Work Injury Compensation Act: Common Law									
Package Premium (Before GST)	\$500	\$650	\$750	\$850	\$1,000	\$1,200	\$1,830	\$2,850	\$3,660

	PLANA	PLANB	PLANC	PLAND	PLANE	PLANF	PLANG	PLANH	PLANI
OPTIONAL COVERS	ADDITIONAL PREMIUM (BEFORE GST)								
Top-Up Sum Insured/Limits									
Section 1 - Existing Property	Apply a rate of 0.05% in excess of the above Existing Property Sum Insured subject to a maximum sum insured of up to S\$1,000,000								
Section 2 - Third Party Liability	Any One Accident (S\$3,000,000) - S\$250 Any One Accident (S\$5,000,000) - S\$350								

Subject to the following conditions/warranties

- Cover is provided for single contract only
- Premium is non-refundable once the cover is bound

Excluded trades or activities

- 1) Contract period exceeding 12 months
- 2) Maintenance period exceeding 12 months
- 3) Height exceeding 40 feet above ground and/or floor level
- 4) Works involving lifts or public utilities
- 5) Underwater works or wet risks
- 6) Civil Works such as tunneling, road and bridge construction etc.
- 7) All Piling Works either standalone or form part of the contract works
- 8) Pure scaffolding erection works or building demolition and building construction works
- 9) Excavation works below 1.5 meters
- 10) Works on oil-rig, onboard vessel, power station, petrol chemical plant, semi-conductor and wafer plant
- 11) Exterior Painting and/or Roofing works

The following extensions and benefits are attached to and forming part of the Policy contract:

Contractors' All Risk

NO.	CLAUSES	SUB-LIMIT (\$\$)	EXCESS (EACH AND EVERY LOSS)
Section 1 - Material Damage			
1	Automatic Reinstatement		
2	Automatic Increase/Escalation	10% of Contract Value	
3	Claims Preparation Costs/ Cost of Recompiling Records	\$10,000	
4	Contract Works taken over or put into service		
5	Designer's Risk (Consequence of Faulty Design)		15% of loss, minimum \$20,000
6	Existing Property		\$5,000
7	Employee's Personal Effects and Tools	\$250 any one employee; \$2,000 in the aggregate	
8	Extra Charges for Airfreight	20% of loss. maximum \$20,000	
9	Extra Charges for Overtime, Night Work, Work on public holidays, express freight excluding airfreight	20% of loss. maximum \$20,000	
10	Free Issue Materials		
11	Inland Transit	\$50,000 (per conveyance)	
12	Marine 50/50		
13	Off-Site Storage and Fabrication	10% of Contract Value, or maximum \$50,000	
14	Payment on Account		
15	Plans and Documents	\$10,000	
16	Professional Fees	10% of Contract Value, or minimum \$10,000	
17	Public Authorities	10% of Contract Value, or maximum \$50,000	
18	Removal of Debris	10% of Contract Value, or minimum \$10,000	
19	Strike, Riot and Civil Commotion		
20	Temporary Work		
21	Time Adjustment (72 hours)		
22	Full Design Cover	Up to \$25,000 any one accident/ any one period	\$5,000

NO.	CLAUSES	SUB-LIMIT	EXCESS
Section 2 - Third Party Liability			
23	Cross Liability		
24	Waiver of Subrogation against the Principal/ Landlord/Owner		
25	Plant and Machinery		
26	Non-Owned Vehicles and/or hired motor vehicles		
27	Vibration, Removal or Weakening of Support	Any one accident/ unlimited any one period as per policy schedule	10% of loss, minimum \$5,000
28	Underground Cables, Pipes and other facilities	Any one accident/ unlimited any one period as per policy schedule	10% of loss, minimum \$5,000
29	Consultants, Architects & Employer's Representatives; Government/Statutory Board/ Public Authorities are deemed as Third parties for site activities only		
30	Properties of Employer other than the works and not in possession of the Contractor are deemed as Third party properties		
31	Completed Operation	10% of CV, minimum \$50,000	10% of loss, minimum \$5,000
Section 1 & 2			
32	Automatic Extension	maximum 30 days	
33	Cessation of Work	maximum 90 days	
34	Extended Maintenance		
Work Injury Compensation			
35	Exceptions (2) & (3) of the Policy are deleted		
36	Condition 9 (Cancellation Clause) of the Policy is deleted		
37	Non Contribution		
38	Waiver of Subrogation against Principal/ Landlord/Owner		

Important notice:

The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from your local QBE office, your agent or broker.

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



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