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# THIRD PARTY LIABILITY

**Injuries to third parties and damage to third party property is often a standard requirement of contracts within construction.**

**Anyone who works near property, or near people, potentially has an exposure. However, the level of cover, type of liability and the extensions vary from cover to cover.**

**In addition, the exposures vary from trade to trade and from person to person. Therefore, it is important to ensure the liability matches your needs.**

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## KEY TYPES OF THIRD-PARTY LIABILITY INSURANCE

Below is a snapshot of some of the different liability policies available. These are a combination of annual, site specific and extensions to the liability insurance to be aware of.

### Public Liability

Covers the cost of claims made against your business by a client or a member of the public, should your work have resulted in third party injury or third-party property damage.

### Part Products Liability

An extension to Public and Products Liability, covers damages to a product as a result of its own defect.

### Contractors Pollution Liability

Third-party coverage for bodily injury, property damage, defence, clean-up, and related defence costs as a result of pollution conditions (sudden / accidental or gradual) arising from contracting operations performed by or on behalf of the contractor.

### Products Liability

Can be purchased separately but often as a package. Covers for losses occurred as a result of a product supplied causing damage or injury.

### Non-Negligent Liability

An employer can be legally responsible for damages to third party property even when negligence of the contractor cannot be proven. Often a requirement under the JCT contracts and written on a site-specific basis.

### Environmental Impairment Liability

Can be for your past or current operations at a location, or for which you retain a legal liability. Cover includes claims for clean-up, bodily injury and property damage arising from pollution.

### Pollution Liability

An extension to Public and Products Liability covering sudden and unforeseen damages from pollution caused by or in connection with your products or services provided.

### Defective Workmanship

An extension to Public Liability to cover damage to the insured's products and damage to third party property that is being worked on which is usually excluded.

### Property Owners Liability

Cover for damages to third parties if they suffer an injury following an accident on, or linked to, your premises.

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## SITE LIABILITIES

When arranging a specific one-off project policy for an Employer, Public Liability can be included as an optional extra. However, the level of cover can vary from policy to policy.

### Property Owners Liability Only

Covers for injuries or damage as a direct result of the land or existing properties.

### Contingent Public Liability

Covers an employer for their responsibilities. Property Owners Liability may also be included by all contractors on site and they are expected to carry their own liability insurance to a minimum of the limit of indemnity as shown in this policy.

### All Parties Liability

Notes the names of the property owner, the employer and all contractors on site covering all under one liability policy.

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## HOW REICH CONSTRUCTION CAN HELP

Overall, we understand that Liability insurance can be confusing to those outside the industry, especially as not all companies, sites or sectors are the same.

Our unique service proposition works to ensure we understand your needs. We advise on key extensions and key benefits where we believe they will offer you a considerable benefit to your company or your project without trying to sell you every option which may not be relevant to your needs.

Our offering includes



In depth analysis of your requirements



High level communication with key partner where required



Expert advice

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