



**SCHEDULE 19:**

**REQUIRED INSURANCES**

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**INTRODUCTION**

**This Schedule 19 (Required Insurances) is made up of four parts:**

PART 1 Policies of insurance to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of from the Commencement Date for the periods of insurance specified below, namely until the Practical Completion Date.

PART 2 Policies of insurance to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of during this Contract for the periods of insurance specified below and in the provisions of the Services; and

PART 3 Policies of insurance to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of during the periods of insurance specified below for any Works; and

PART 4 Policies of insurance required by applicable law to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of during this Contract and in the provision of the Services including during the period of any Works.

**PART 1 Policies of insurance to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of from the Commencement Date for the periods of insurance specified below, namely until the Practical Completion Date.**

**1. Third Party Public and Products Liability Insurance**

**1.1 Insured**

1.1.1 Contractor

**1.2 Interest**

To indemnify the insured (in **paragraph 1.1 (Insured)**) in respect of all sums which the insured (in **paragraph 1.1 (Insured)**) shall become legally liable to pay as damages, including claimant's costs and expenses, in respect of accidental:

1.2.1 death or bodily injury to, or sickness, illness or disease contracted by, any person;  
and

1.2.2 loss of or damage to property,

happening during the period of insurance (in **paragraph 1.4 (Period of insurance)**) and arising out of or in connection with the Services and this Contract.

**1.3 Limit of indemnity**

Not less than twenty million pounds (£20,000,000) in respect of any one occurrence, the number of occurrences being unlimited, but twenty million pounds (£20,000,000) in respect of any one occurrence and in the aggregate per annum in respect of products and pollution liability (to the extent insured by the relevant policy).

**1.4 Period of insurance**

From the Commencement Date to the Practical Completion Date.

**1.5 Cover features and extensions**

1.5.1 Indemnity to principals clause;

1.5.2 Legal defence costs;

1.5.3 Cross liability clause;

- 1.5.4 Contingent motor liability;
- 1.5.5 Contractual liability;
- 1.5.6 Provision of first aid to employees and third parties;
- 1.5.7 Health and Safety at Work Act(s) clause;
- 1.5.8 Data Protection Act clause;
- 1.5.9 Defence, appeal and prosecution costs relating to the Corporate Manslaughter and Corporate Homicide Act;
- 1.5.10 Public Health Act clause; and
- 1.5.11 Defective Premises Act clause.

**1.6 Principal exclusions**

- 1.6.1 War and related perils;
- 1.6.2 Nuclear and radioactive risks;
- 1.6.3 Liability for death, illness, disease or bodily injury sustained by employees of the insured during the course of their employment;
- 1.6.4 Liability arising out of the use of mechanically propelled vehicles whilst required to be compulsorily insured by legislation in respect of such vehicles;
- 1.6.5 Liability in respect of predetermined penalties or liquidated damages imposed under any contract entered into by the insured;
- 1.6.6 Liability arising out of technical or professional advice other than in respect of death or bodily injury to persons or damage to third party property;
- 1.6.7 Liability in respect of loss or damage to property in the care, custody and control of the insured but this exclusion is not to apply to premises and their contents belonging to the Authority;
- 1.6.8 Liability arising from the ownership, possession or use of any aircraft or marine vessel; and

1.6.9 Liability arising from seepage and pollution unless caused by a sudden, unintended and unexpected occurrence.

**1.7 Territorial limits**

United Kingdom.

**1.8 Maximum deductible threshold**

**Redacted Under FOIA Section 43, Commercial Interests**

**PART 2 Policies of insurance to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of during this Contract for the periods of insurance specified below and in the provisions of the Services.**

**1. PROPERTY DAMAGE "ALL RISKS" INSURANCE**

**1.1 Insureds**

1.1.1 Contractor; and

1.1.2 Authority,

each for their respective rights and interests in this Contract.

**1.2 Insured property**

Any real and personal property of whatsoever nature or description which is the subject matter of this Contract including property of the Contractor or for which the Contractor is responsible including but not limited to property belonging to the Authority.

**1.3 Basis of coverage**

"All Risks" of physical loss or damage to the insured property from any cause not excluded.

**1.4 Sum insured**

At all times an amount not less than the total reinstatement or replacement value of the insured property (in **paragraph 1.2 (Insured property)**) plus provision to include other cover features and extensions, as appropriate.

**1.5 Territorial limits**

United Kingdom.

**1.6 Period of insurance**

From the Practical Completion Date for the remainder of the Contract Period and renewable on an annual basis unless agreed otherwise.

**1.7 Cover features and extensions**

1.7.1 Terrorism;

- 1.7.2 Automatic reinstatement of sum insured;
- 1.7.3 Capital additions clause;
- 1.7.4 Local authorities clause;
- 1.7.5 Seventy-two (72) hour clause;
- 1.7.6 Professional fees;
- 1.7.7 Debris removal;
- 1.7.8 Plans and documents;
- 1.7.9 Repair/reinstatement basis of claims settlement with cash option for non-reinstatement;
- 1.7.10 Authority co-insured status with attendant non-vitiation, waiver of subrogation and notice of cancellation clause; and
- 1.7.11 Waiver of insurers rights to claim under the Riot (Damages) Act.

**1.8 Principal exclusions:**

- 1.8.1 War and related perils;
- 1.8.2 Nuclear/radioactive risks;
- 1.8.3 Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- 1.8.4 Wear, tear and gradual deterioration, latent defect, defective design, materials and workmanship but not excluding consequential damage resulting therefrom;
- 1.8.5 Consequential financial losses; and
- 1.8.6 Cyber risks.



**1.9 Maximum deductible threshold**

**Redacted Under FOIA Section 43, Commercial Interests**

**2. Third Party Public and Products Liability Insurance****2.1 Insureds**

2.1.1 Contractor; and

2.1.2 Authority,

each for their respective rights and interests in this Contract.

**2.2 Interest**

To indemnify the insureds (in **paragraph 2.1 (Insureds)**) in respect of all sums which the insureds (in **paragraph 2.1 (Insureds)**) shall become legally liable to pay as damages, including claimant's costs and expenses, in respect of accidental:

2.2.1 death or bodily injury to, or sickness, illness or disease contracted by, any person; and

2.2.2 loss of or damage to property,

happening during the period of insurance (in **paragraph 2.4 (Period of insurance)**) and arising out of or in connection with the Services and this Contract.

**2.3 Limit of indemnity**

Not less than sixty million pounds (£60,000,000) in respect of any one occurrence, the number of occurrences being unlimited, but sixty million pounds (£60,000,000) in respect of any one occurrence and in the aggregate per annum in respect of products and pollution liability (to the extent insured by the relevant policy).

**2.4 Period of insurance**

2.5 From the Practical Completion Date for the remainder of the Contract Period and renewable on an annual basis unless agreed otherwise.

**2.6 Cover features and extensions**

2.6.1 Indemnity to principals clause;



- 2.6.2 Legal defence costs;
- 2.6.3 Cross liability clause;
- 2.6.4 Contingent motor liability;
- 2.6.5 Contractual liability;
- 2.6.6 Provision of first aid to employees and third parties;
- 2.6.7 Health and Safety at Work Act(s) clause;
- 2.6.8 Data Protection Act clause;
- 2.6.9 Defence, appeal and prosecution costs relating to the Corporate Manslaughter and Corporate Homicide Act;
- 2.6.10 Public Health Act clause;
- 2.6.11 Defective Premises Act clause; and
- 2.6.12 Authority co-insured status with attendant non-vitiation, waiver of subrogation and notice of cancellation clause.

**2.7 Principal exclusions**

- 2.7.1 War and related perils;
- 2.7.2 Nuclear and radioactive risks;
- 2.7.3 Liability for death, illness, disease or bodily injury sustained by employees of the insured during the course of their employment;
- 2.7.4 Liability arising out of the use of mechanically propelled vehicles whilst required to be compulsorily insured by legislation in respect of such vehicles;
- 2.7.5 Liability in respect of predetermined penalties or liquidated damages imposed under any contract entered into by the insured;
- 2.7.6 Liability arising out of technical or professional advice other than in respect of death or bodily injury to persons or damage to third party property;

2.7.7 Liability in respect of loss or damage to property in the care, custody and control of the insured but this exclusion is not to apply to premises and their contents belonging to the Authority;

2.7.8 Liability arising from the ownership, possession or use of any aircraft or marine vessel; and

2.7.9 Liability arising from seepage and pollution unless caused by a sudden, unintended and unexpected occurrence.

## **2.8 Territorial limits**

United Kingdom.

## **2.9 Maximum deductible threshold**

**Redacted Under FOIA Section 43, Commercial Interests**

## **3. PROFESSIONAL INDEMNITY INSURANCE**

### **3.1 Insured**

3.1.1 Contractor

### **3.2 Interest**

To indemnify the insured (in **paragraph 3.1 (Insured)**) in respect of all sums which the insured (in **paragraph 3.1 (Insured)**) shall become legally liable to pay (whether contractually or otherwise) as damages, including claimant's costs and expenses, as a result of claims first made against the insured (in **paragraph 3.1 (Insured)**) during the period of insurance by reason of any negligent act, error and/or omission arising out of or in connection with the provision of professional advice in connection with the Services and this Contract.

### **3.3 Limit of indemnity**

Not less than one million pounds (£1,000,000) in respect of any one claim and in the aggregate per annum.

### **3.4 Period of insurance**

From the Commencement Date renewable on an annual basis unless agreed otherwise and a period of six (6) years following the earlier of the Expiry Date or the Early Termination Date

or Termination Date of this Contract.

**3.5 Cover features and extensions**

In respect of any claims made policy wording, full retroactive cover or retroactive date to be no later than the Practical Completion Date.

**3.6 Principal exclusions**

3.6.1 War and related perils.

3.6.2 Nuclear and radioactive risks.

**3.7 Territorial limits**

United Kingdom

**3.8 Maximum deductible threshold**

**Redacted Under FOIA Section 43, Commercial Interests**

**PART 3 Policies of insurance to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of during the periods of insurance specified below for any Works.**

**1. CONTRACTORS "ALL RISKS" INSURANCE**

**1.1 Insureds**

1.1.1 Contractor; and

1.1.2 Authority,

each for their respective rights and interests in this Contract.

**1.2 Insured property**

The permanent and temporary works, materials, goods, plant and equipment for incorporation in the works (other than constructional plant, tools, accommodation and equipment belonging to or the responsibility of the Contractor or its sub-contractors) and all other property used for or for use in connection with Works.

**1.3 Basis of coverage**

"All Risks" of physical loss or damage to the insured property (in **paragraph 1.2 (Insured property)**) from any cause not excluded.

**1.4 Sum insured**

At all times an amount not less than the total reinstatement or replacement value of the insured property (in **paragraph 1.2 (Insured property)**) plus provision to include other cover features and extensions, as appropriate.

**1.5 Territorial Limits**

United Kingdom.

**1.6 Period of insurance**

From the date of the commencement of any building or demolition work on a site until the completion of the Works and thereafter in respect of any defects liability until expiry of the defects liability until expiry of the defects liability period.

**1.7 Cover features and extensions**

- 1.7.1 Terrorism;
- 1.7.2 Munitions of war clause;
- 1.7.3 Automatic costs of completion clause;
- 1.7.4 Professional fees clause;
- 1.7.5 Debris removal clause;
- 1.7.6 Seventy two (72) hour clause;
- 1.7.7 Local authorities clause;
- 1.7.8 Free issue materials clause;
- 1.7.9 Ten percent (10%) escalation clause;
- 1.7.10 Automatic reinstatement of sum insured clause;
- 1.7.11 Loss minimisation;
- 1.7.12 Plans and specifications clause;
- 1.7.13 Faulty design, workmanship and materials DE5 or LEG3;
- 1.7.14 Authority co-insured status with attendant non vitiation, waiver of subrogation and notice of cancellation clause; and
- 1.7.15 Waiver of insurers right to claim under the Riot (Damages) Act.

**1.8 Principal exclusions**

- 1.8.1 War and related perils;
- 1.8.2 Nuclear/radioactive risks;
- 1.8.3 Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- 1.8.4 Wear, tear and gradual deterioration, latent defect, defective design, materials and workmanship but not excluding consequential damage resulting therefrom;



1.8.5 Consequential financial losses; and

1.8.6 Cyber risks.

1.9 **Maximum deductible threshold**

1.9.1 Redacted Under FOIA Section 43, Commercial Interests

1.9.2 Redacted Under FOIA Section 43, Commercial Interests

2. **CONSTRUCTION THIRD PARTY LIABILITY INSURANCE**

2.1 **Insured**

2.1.1 Contractor

2.2 **Interest**

To indemnify the insured (in **paragraph 2.1 (Insured)**) in respect of all sums which the insured (in **paragraph 2.1 (Insured)**) shall become legally liable to pay as damages, including claimant's costs and expenses, in respect of accidental:

2.2.1 death or bodily injury to or sickness, illness or disease contracted by any person; and

2.2.2 loss of or damage to property,

happening during the period of insurance (in **paragraph 2.4 (Period of insurance)**) and arising out of or in connection with the Works.

2.3 **Limit of indemnity**

Redacted Under FOIA Section 43, Commercial Interests

2.4 **Period of insurance**

From the date of commencement of any building or demolition work on the site until the completion of the Works and thereafter in respect of any defects liability until expiry of the defects liability period.

2.5 **Cover features and extensions**

2.5.1 Indemnity to principals clause;



- 2.5.2 Munitions of war;
- 2.5.3 Legal defence costs;
- 2.5.4 Cross liability clause; and
- 2.5.5 Contingent motor liability.

**2.6 Principal exclusions**

- 2.6.1 War and related perils;
- 2.6.2 Nuclear and radioactive risks;
- 2.6.3 Liability for death, illness, disease or bodily injury sustained by employees of the insured during the course of their employment;
- 2.6.4 Liability arising out of the use of mechanically propelled vehicles whilst required to be compulsorily insured by legislation in respect of such vehicles;
- 2.6.5 Liability in respect of predetermined penalties or liquidated damages imposed under any contract entered into by the Insured;
- 2.6.6 Liability arising out of technical or professional advice other than in respect of death or bodily injury to persons or damage to third party property;
- 2.6.7 Liability in respect of loss or damage to property in the care, custody and control of the insured but this exclusion is not to apply to premises and their contents belonging to the Authority;
- 2.6.8 Liability arising from the ownership, possession or use of any aircraft or marine vessel; and
- 2.6.9 Liability arising from seepage and pollution unless caused by a sudden, unintended and unexpected occurrence.

**2.7 Maximum deductible threshold**

**Redacted Under FOIA Section 43, Commercial Interests**



**3. PROFESSIONAL INDEMNITY INSURANCE****3.1 Insured****3.1.1 Contractor****3.2 Interest**

To indemnify the insured (in **paragraph 3.1 (Insured)**) in respect of all sums which the insured (in **paragraph 3.1 (Insured)**) shall become legally liable to pay (whether contractually or otherwise) as damages, including claimant's costs and expenses, as a result of claims first made against the insured (in **paragraph 3.1 (Insured)**) during the period of insurance by reason of any negligent act, error and/or omission arising out of or in connection with the provision of professional advice in connection with the Works.

**3.3 Limit of indemnity**

**Redacted Under FOIA Section 43, Commercial Interests**

**3.4 Period of insurance**

From the date of commencement of any building or demolition work on the site until the completion of the Works and a period of twelve (12) years following the earlier of the Expiry Date or the Early Termination Date or Termination Date of this Contract.

**3.5 Cover features and extensions**

In respect of any claims made policy wording, full retroactive cover or retroactive date to be no later than the Practical Completion Date.

**3.6 Principal exclusions****3.6.1 War and related perils.****3.6.2 Nuclear and radioactive risks.****3.7 Territorial limits**

United Kingdom

**3.8 Maximum deductible threshold**

**Redacted Under FOIA Section 43, Commercial Interests**

**PART 4 Policies of insurance by applicable law to be taken out and maintained by the Contractor and / or for the Contractor to procure the taking out and maintenance of during this Contract and in the provision of the Services including during the period of any Works.**

**1. INSURANCES REQUIRED BY APPLICABLE LAW**

The Contractor is required to meet its United Kingdom and all other statutory insurances required by applicable Legislation in full. Insurances are required to comply with all statutory requirements including, but not limited to, United Kingdom employers' liability insurance and motor third party liability insurance.