

Is your club expanding? If you are planning to build a new clubhouse, extend your current premises, knock two rooms into one, erect flood lights, or any other type of construction or improvements then you should have a Contract Works Policy in place to cover the work.



### Q: What is a Contract Works Policy?

**A:** A standalone policy that provides covers for loss or damage to temporary and permanent construction works, plus materials should they be damaged or stolen prior to completion, and can be used to cover new buildings, refurbishments, repairs or extensions.

### Don't forget to extend your club's insurance!

Whatever the nature of the construction work, it is important that you ensure you have the appropriate cover in place: Just because you currently have buildings insurance in place doesn't mean that you're automatically covered.

Any renovation, redevelopment and extension work should have a **contract works policy** in place. This provides covers for loss or damage to temporary and permanent construction works and also includes materials that may be damaged or stolen prior to completion. A contract works policy can also be used to cover new building or repairs.

### First steps?

**Before any work begins**, and as early in the planning stage as possible, you should notify your insurance company / broker (Perkins Slade RFU Helpline **0121 698 8001**) to discuss this additional cover and get it in place for the duration of the works.

- Obtain full details of the nature of the contract works, including details such as:
  - Will it include heat sources such as welding?
  - Will there be external scaffolding?
  - Will roofing work increase the chance of water damage?
- Check security conditions: Will the site need to be secured with fences, locks or additional security?
- Your insurer/broker will discuss cover for accidental damage that may be caused by flood, storms or fire - or recommend an "all risks" scheme (subject to pre-agreed exclusions).
- Ensure any changes to the contract works are notified to your insurer/broker immediately.

### Important!

**Most importantly, you should contact your insurer/broker, and consult an insurance expert to help manage your contract works insurance programme for you.**

**As well as offering comprehensive Club Property Insurance schemes, the official insurance broker to the RFU, Perkins Slade have developed insurance policies specifically to cover your rugby club's needs including contract works.**

## IS YOUR CLUB EXTENDING? DON'T FORGET TO EXTEND YOUR INSURANCE!