

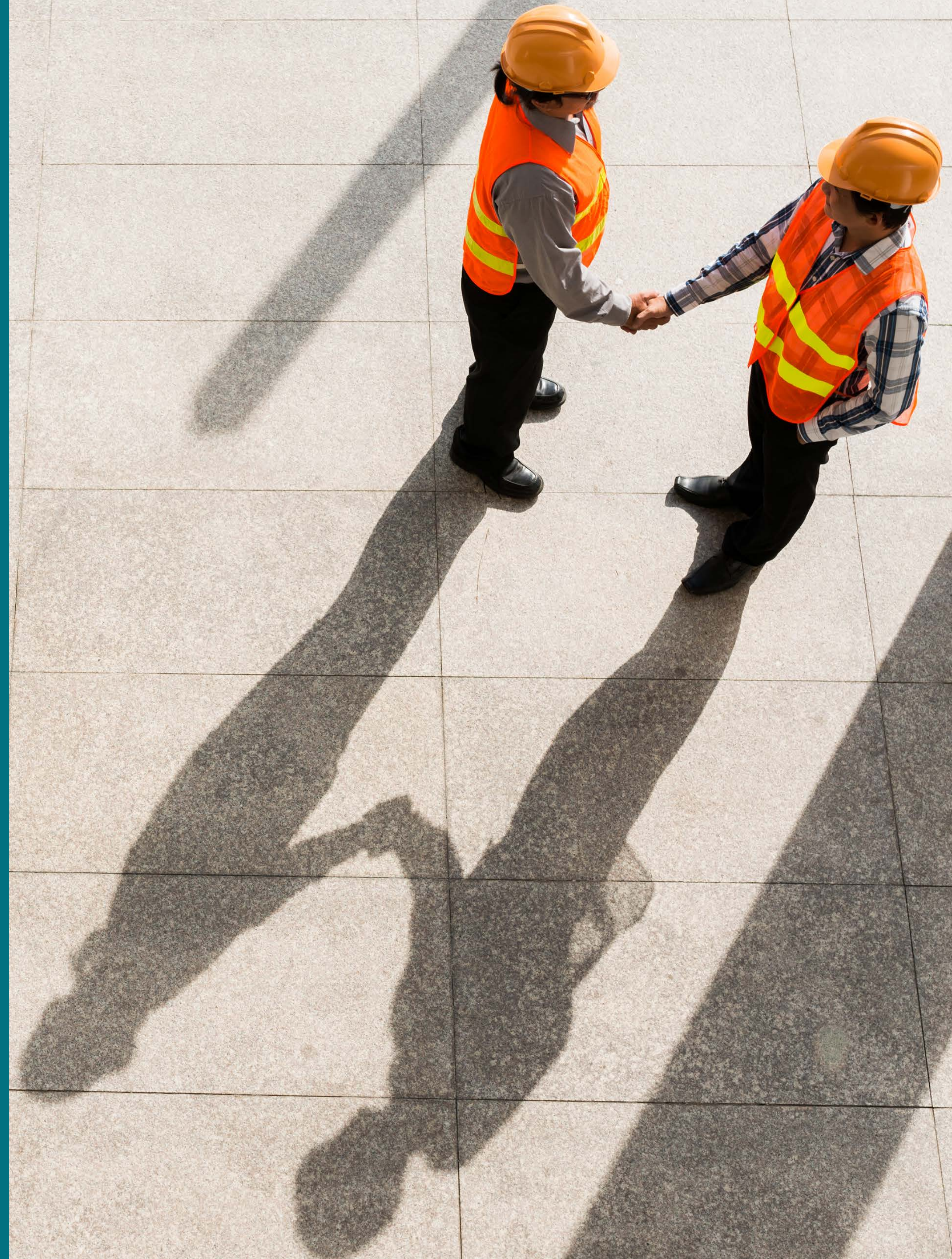


XL Insurance

Major Contractors & Developers Folio Insurance

Construction UK & Lloyd's

In today's ever-evolving world, construction projects face a multitude of challenges. From environmental impacts to the demands for sustainable practices, contractors and developers need reliable support to navigate these complexities. AXA XL's Major Contractors & Developers Folio (MCDF) product is designed to equip brokers outside of the London Market with the tools they need to offer competitive London Market coverage, pricing, and service to their large construction clients, right where they operate. Our product not only addresses traditional insurance needs but also incorporates forward-thinking incentives aimed at fostering environmental stewardship.



What makes this product great?

Our MCDF product is designed to cater to a wide range of clients and industries, including UK-domiciled private and public companies with a turnover of £250 million to £1 billion. This includes companies with annual insurance programmes undertaking construction and erection works, such as:

- Housebuilders
- General Building Contractors
- Civil Engineering Contractors
- Mechanical Engineering Contractors
- On-shore Renewable Energy Contractors

Why choose AXA XL?

- **Expert Underwriting Team:** Our team of experienced underwriters are specialists in the construction sector. They are ready to assist with expert advice and customised insurance solutions, helping clients manage risks effectively while promoting sustainable development.
- **Comprehensive Coverage Options:** CAR/EAR coverage can be combined with additional products such as Owned and Hired-in Plant, Public Liability, Employers Liability, Pollution Liability, Products Liability, and Non-Negligent Liability.
- **No Onerous Policy Conditions:** We offer straightforward policies without burdensome conditions, making it easier for clients to understand and manage their coverage.
- **Risk Management Services:** We provide risk management services and advice on Joint Code of Practice (JCoP), helping clients mitigate potential risks.
- **Dedicated Claims Team:** Our dedicated UK Claims team, who have been recognised for Claims service excellence in the Gracechurch Claims Survey, works across all coverage areas, ensuring efficient and effective claims handling.
- **Premium Rebates:** We offer premium rebates for projects achieving BREEAM/Civil Engineering Environmental Quality Assessment and Awards Scheme (CEEQUAL) Outstanding ratings with no claims, as well as a 15% claims allowance for carbon reduction and environmental protection initiatives.



Environmental incentives

AXA XL are delighted to offer an incentive to contractors and developers to minimise their environmental footprint by offering a rebate on the premium for any projects which achieve an outstanding BREEAM (Building Research Establishment Environmental Assessment Method) scoring. A BREEAM assessment uses recognized measures of performance, which are set against established benchmarks to establish a buildings specification, design, construction and use.

Additionally, in the event of a claim, we provide extra funds dedicated to rebuilding in a more environmentally friendly manner, ensuring that our clients can build back in a greener and more resilient way.



Coverage summary

CAR/EAR:
Up to £50,000,000 policy limit/any one contract

Additional Products:
Owned and Hired-in Plant, Public Liability, Employers Liability, Pollution Liability, Products Liability, Non-Negligent Liability

Generous Extensions Including:
Additional cost of construction, Carbon Reduction and Environmental Protection

Flexible Indemnity Options:
For Contract Works, Existing Structures, Additional Cost of Construction, Employees Tools & Personal Effects

Pre-requisites for a quote:

- Minimum of 10 years of trading
- Minimum of 5 years certified claims history
- Maximum Annual Policy Limit of £50m (larger Projects considered on request)
- Membership of a relevant professional body
- ‘JCOP -Escape of Water’ and ‘JCoP- Fire’ compliance
- Actively supportive of plant theft initiatives (e.g., Construction Equipment Security and Registration (CESAR)/Police schemes)

Coverage options	Maximum Limit	Minimum Deductible works (others apply)
CAR	50,000,000	10,000
EAR	25,000,000	10,000
Existing Structures	Negotiable	Negotiable
Additional Cost of Construction	The lesser of an amount equivalent to 10% of the original cost of construction or the maximum Contract Value as the Sum Insured	10,000
Employees Tools & Personal Effects	Negotiable	Negotiable
CPE (owned)	1,000,000 per item	10,000
CPE (hired)	1,000,000 per item	10,000
Employers' Liability	25,000,000	0
Public Liability	10,000,000	10,000
Products Liability	5,000,000	10,000
Pollution Liability	10,000,000	25,000
Non-Negligent Liability JCT	5,000,000	10,000



Casualty Risk Assist

We provide our Casualty clients with a complimentary, tailored service designed to help anticipate, prepare for, and prevent potential losses. By collaborating with our top-tier third-party suppliers, we offer customized risk management solutions that align with your business needs. Together, we'll identify the most beneficial services and implement them quickly, ensuring you experience the advantages as soon as possible. Trust us as your reliable partner in enhancing your risk profile, supporting your employees, and achieving operational excellence. For more details about Casualty Risk Assist, please click [here](#).

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Know You Can

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