



DESIGN AND CONSTRUCTION

We specialise in insurance solutions for small to medium firms focusing on modest contract values for design and build and higher contract values for interior works.

This factsheet is a high-level guide and not everything we can do – if in doubt, speak to your Hiscox underwriter.

SWEETSPOT EXAMPLES

Audio visual design

Building services (HVAC)

Building contractors

Internal fit out

Signage and exhibition stands

Specialist furniture designs

Specialist metalworkers

Statues and artistic works

OUR TARGET RISK PROFILE



UK domiciled firms
with a turnover of up to
£25m.



Up to
20%
overseas exposure by
contractual jurisdiction.



Up to
10%
US exposure by
contractual jurisdiction.



Up to
10%
income coming from
overseas subsidiaries.

LIKELY MAXIMUM LIMITS

By turnover banding

Up to £5m **£5m Limit**

£5m - £25m **£2m Limit**

£25m - £50m **Selective Appetite**

Over £50m **No Appetite**

KEY CROSS-SELL OPPORTUNITIES:

PROPERTY

CASUALTY

CYBER & DATA

KEY BENEFITS

- 01 Mitigation costs
- 02 Subcontractors cover
- 03 Failure to warn
- 04 Negligence
- 05 Criminal proceedings costs
- 06 Collateral warranty cover