

Non-negligent liability

Ensuring a prompt quotation turnaround

Non-negligent liability is a complex insurance product and in order for us to provide you with terms quickly and efficiently it's really important that you provide us with a fully completed proposal form along with the correct supporting documentation. Here are our key tips to aid this process: -

- Have the proposal form completed by somebody who is familiar with the technical and structural aspects of the project, for example, the structural engineer.
- Ensure that full responses are provided to the questions on the proposal form. The more detail you can provide the better and will reduce the amount of follow up questions we need to ask. Please avoid answers such as 'see attached drawing' which slow down the process significantly.
- Ensure that the following supporting documents are provided alongside the proposal form. Method statements are essential, particularly if there is substantial piling, excavation, demolition and/or underpinning taking place:
 - plans/drawings;
 - schedules of condition for neighbouring/at risk properties;
 - method statements for any demolition/excavation/piling/underpinning works;
 - evidence of the contractor's liability insurances;
 - design of any temporary works (propping/shoring/scaffolding etc.)
 - geotechnical report.
- Please only provide a selection of key drawings showing the structural elements along with a couple of more general before/after drawings.
- Be prepared to provide clarification and/or additional documentation. Sufficient understanding of the risk is key for us to be able to provide a quotation.
- The non-negligent liability insurance doesn't need to commence until the structural elements of the project begin. So if the project start date is quite soon, but you will not initially be undertaking the structural works, then you have time to ensure the proposal form is completed fully and accurately.