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Think Thistle For Contract Works

Thistle Underwriting can help your clients avoid the cost and inconvenience of such claims by providing CONTRACT WORKS insurance that will cover the loss of, destruction of or damage to work in progress by Accidental means as well as by Fire, Malicious Damage, Subsidence, Earthquake, Storm, Flood, Escape of Water and Theft.

Cover can be arranged in conjunction with liability covers under our Contractors and Engineers policy or in isolation.

Optional covers are also available for loss or damage to Own Plant, Hired-in Equipment, Temporary Buildings, Employees Tools and Personal Effects.

With premiums starting at just £350 and instant quotes being available online via 'This Way' it couldn't be easier

...is not just for builders!

The need for Building contractors to hold Contract Works Insurance to provide protection against damage to a new building in course of erection or to new work as part of a refurbishment contract is generally fully understood and accepted as an essential purchase.

However it is not always understood that many other tradesman and contractors should also insure materials they supply and install up to the point that the work and project has been completed.

This means they could incur additional expense in having to replace materials, and carrying out the work twice but only being paid once, so they could be considerably out of pocket.

Some examples of incidents we've experienced where damage occurred during the course of a contract:

- A domestic appliance engineer dropped a plasma TV screen during installation and as the property was still in his care custody and control, and the damage was irreparable, he had to pay for the cost of replacing the TV himself.
- A landscape gardener caused damage to paving slabs meaning the effected slabs had to be replaced and re-laid at his own expense.
- An electrical contractor had cabling and wiring stolen on site prior to installation at their own expense as no Contract Works cover had been purchased.



So in addition to builders we can offer Contract Works Insurance for:

- Electrical contractors
- Double glazing contractors
- Shopfitters
- Bricklayers
- Plasterers
- Floor and wall tilers
- Groundworkers
- Landscape gardeners
- Painters & Decorators
- Plumbers
- Glaziers
- Loft Converters
- Carpenters
- Ceiling and artex contractors
- Pipe & cable laying contractors

and many many more...

