Insurance under the JCT forms

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For example work on an ancient monument or a building that is structurally unsound or exposed to the elements might make it impossible to insure the existing structure. The enhanced risks relevant to this discussion involve damage to the existing structure and its contents. JCT 2016: Insurance — Background The insurance terms of JCT 2016 are found in Clause 6 and Schedule 3.

Types of Building Contract and Insurance

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JCT Insurance Option C and Works to Existing Structures

In March 1996, during the execution of the Works, water and soil flooded into the sub-basement excavations. The limit would need to reflect the specific circumstances but there would be little difficulty in procuring specific TPL insurance on this basis to a limit of, say £10,000,000.

JCT

In addition to the above, there are a number of less common types of insurance which, depending on the specifics of the construction and the parties involved, may be necessary, including: - Product liability insurance — which protects against liability for injury to people or damage to property, arising out of products supplied by a business. If this clause is used the best position is for the Employer to insure both elements structure and works to ensure the most comprehensive cover. The Scottish building contracts SBCC clauses are numbered 6.

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