

Intermediate Masterclass Construction Risks

DELIVERED BY ALAN TICKNER – FCII, FIRM

MARCH 2025



Introduction/housekeeping

Welcome and thank you!

60-minute webinar format – Polls, Chat, Q&A

Alan Tickner – FCII, FIRM

- Background over 40 years in the Insurance industry primarily in Broking sector
- Now consultant to major construction firm and technical trainer for Nick Thomas & Associates



Nick Thomas & Associates

- Up to the minute training solutions addressing the challenges of the modern insurance professional
- Technical insurance; sales, communication and soft skills; customer service; management and leadership; performance, resilience and wellbeing training

Objectives

At the end of the session delegates will:

Understand the JCT Design and Build
2016 Contract

- Terminology and Meanings
- The sections where insurance responsibilities lie
- Impact on the policy wording

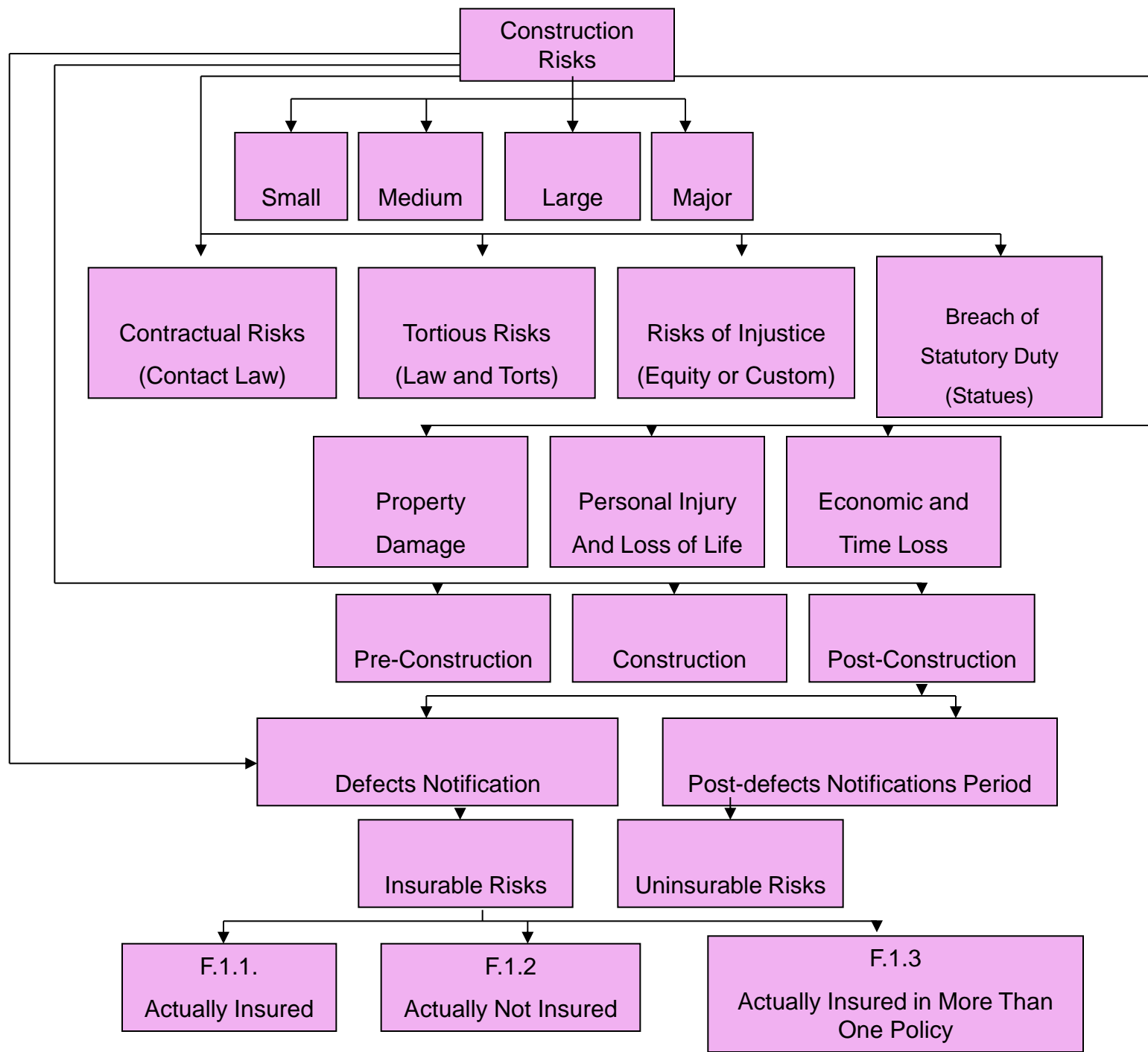
How it all starts

- The Vision
- Peculiarities
- Procurement



How it all starts

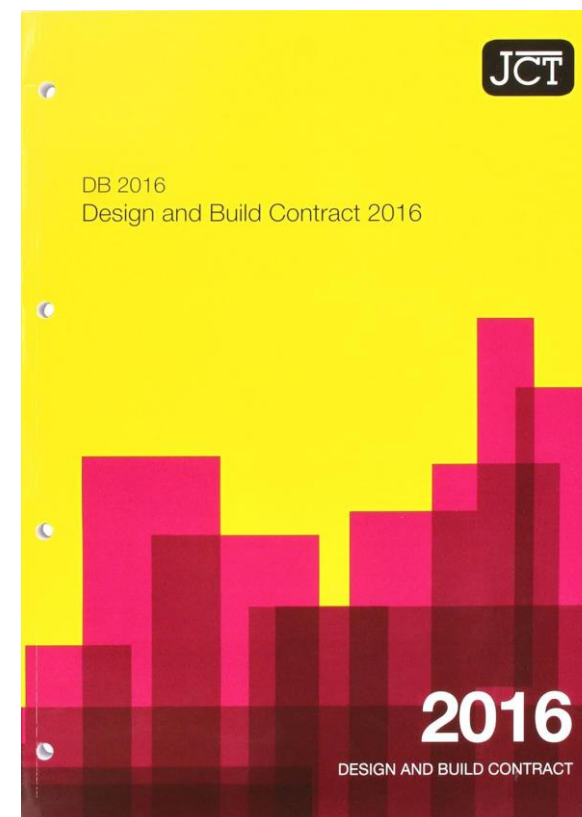
- Risks in construction
- How does insurance help?



JCT 2016 - Features

The Contract

- Recital
- Articles
- Contract Particulars
- Attestation



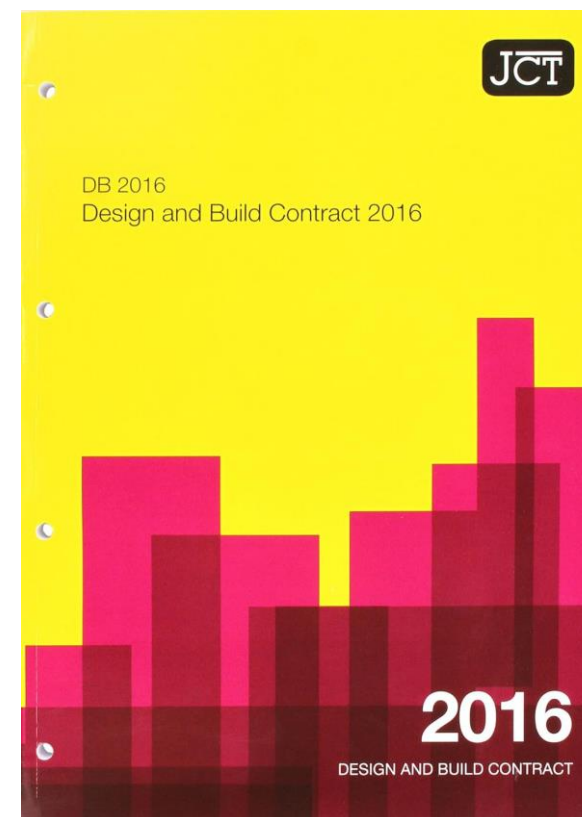
Contract Particulars

- Named sub-contractors
- Health and Safety
- Liquidated Damages –(if any) expressed usually as an agreed amount per.....
- Rectification Period
- Advance Payment
- Contractors Retention Bond
- Performance Bond

- Public Liability -levels of Indemnity
- 6.5.1 Liability of the Employer
- Insurance of the Works -Options A, B or C
- Terrorism
- Professional Indemnity -levels of Indemnity
- Third party Rights and Collateral Warranties

Financial Risks

- Bonds to comply with the Contract
- Advance Payment
- Retention
- Performance
- “On demand”



The Insurance Issues

Injury, Damage and Insurance

- 6.1 Public Liability – Injury/Death
- 6.2 T.P. Property damage
- 6.3 Option C Existing buildings
- 6.4 Employers liability (the Contractor's employees)



The Insurance Issues

6.5.1/21.2.1/19.2a

Contractor's insurance of the Employer

- What is Non-negligence Insurance
- Gold v. Patman & Fotheringham Ltd. (1958)



Excepted Risks?

The Insurance Issues

Insurance of the Works and Existing Structures

- Insurance options
- Related Definitions
- Sub-contractors' position
- Terrorism
- Claims



The Insurance Issues

Professional Indemnity and Joint Fire Code

- Policy
- Renewal maintained
- Joint Fire Code



The Insurance Issues

- Assignment
- Performance Bonds and Guarantees
- Collateral Warranties
- Third Party Rights



Objectives - revisited

Having completed this session,
delegates:

Understand the JCT Design and Build
2016 Contract

- Terminology and Meanings
- The sections where insurance responsibilities lie
- Impact on the policy wording

Thank you! Questions?

Contact:

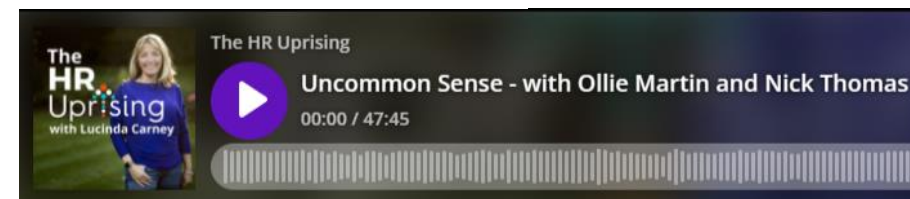
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'Up to the minute training solutions addressing the challenges of the modern insurance professional'

The logo for HRUprising, with 'HR' in blue and 'Uprising' in purple, where the 'i' is replaced by a colorful dot-matrix graphic.

[Click here](#) to listen to Nick's latest podcast appearance on 'HR Uprising' talking about workplace performance, resilience and health