

COVID-19 update



DUAL
OLIVA

Frequently
Asked Questions

With the ongoing COVID-19 situation affecting many businesses including construction sites across the country, we have produced this document to provide clarity and consistency regarding certain issues that may affect you and your policyholders.

Should contractors produce new risk assessments and method statements (RAMS) to take COVID-19 into account?

Yes. Under the Health & Safety at Work Act 1974, Employers owe a duty of care to Employees and sub-contractors and to ensure their health and safety and a safe working environment to name a few.

This includes taking the new government guidelines of social distancing into their assessments whether it be the site itself, welfare facilities or even signing into the site in the first place. The contractor/main contractor/policyholder should be amending their practices and paperwork to protect themselves against the possibility of claims and to safeguard their employees and sub-contractors.

It will also be best practice for the contractor/main contractor/policyholder to consider COVID-19 in their RAMS in preparation when returning to contract sites after the isolation periods caused by the disease.

What is cessation of works exclusion, and for what period does this exclusion apply to DUAL Oliva Construction policies?

Damage caused directly or indirectly by cessation of work at the Contract Site for any reason other than normal performance of the Contract Works. This exclusion shall apply entirely where works have ceased at the Contract Site for a continuous period of 90 days or more.

This wording sits across both our annual contractors combined policy wording and our stand-alone CAR wordings providing one of the longest periods of cover for cessation of works in the market.

Will the abandonment exclusion apply to contract sites where works have stopped due to COVID-19?

We do not consider leaving the site under government instruction as abandonment providing the necessary safeguarding measures are undertaken (see below).

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How should contract sites be left when shutting down due to COVID-19?

Contract sites should be secured appropriately as if the contractor/policyholder were shutting down for the weekend and should (where possible) leave the site watertight and weathertight as if shutting down before a storm were approaching.

Each contract site should be left secured, by putting all protective locking devices and any alarm protection in effective operation. Keep all alarms and any CCTV systems (if applicable) operational at each contract site. Site fencing and hoarding should be checked and in good condition before shutting down each contract site.

Where practical, turn off the gas, water and electricity supplies at the mains (except electricity needed to maintain any fire or intruder alarm systems).

Where possible, visit once every 7/14 days to physically check the premises and carry out any work necessary to maintain the security of the premises in all respects immediately. Only do this if it is safe to do so and allowed by the relevant authorities in the current crisis. For any sites with manned guarding, the expectation is that this continues unless the relevant authorities advise otherwise. Manned guards should have a contact list for the insured in case of an emergency.

Remove all trade refuse and waste materials from the contract site and store any combustible materials at least 10 metres away from buildings/ongoing contract works.

Any flammables and pressurised gas cylinders should be removed from contract sites.

Where possible, try to return hired in plant to the hirers.

Are plant security conditions affected by COVID-19?

COVID-19 doesn't affect our plant security conditions. Plant should still be secured in accordance with the plant security conditions and any other conditions within the policy.

What else can policyholders do to help themselves during this time?

Record keeping is extremely important. Details of extra measures the policyholder brought in to prevent exposure to COVID-19 should be retained. Records of when sites were closed and when employees/sub-contractors were asked not to attend site should also be retained in case of future claims.

How are DUAL Oliva able to assist brokers and policyholders during this time?

We are offering help to policyholders whose renewal falls during this time by offering three options (where possible):

- ✓ Renewal terms on the new estimates provided – as per usual practice
- ✓ Where estimates haven't been provided we are offering terms (up to 30 days in advance) on expiry basis with the option to amend the estimates in 3 months' time (if renewal is retained with us)
- ✓ The option of a 3 month policy extension (where possible) to allow the policyholder time to adapt to the situation and re-forecast accordingly.

We will continue to offer the following features and benefits:

- Non-declaration basis – extremely important in these times. For those that estimate a downturn in business but actually surpass these figures and more, they have the comfort of not having to pay out more money at the end of the policy year therefore allowing them to keep a close eye on their budget with no surprises
- Legal expenses cover with the option to add contract disputes and construction contract disputes cover
- Access to Law Hub online H&S and HR platform
- 90 day cessation of works period
- Professional Indemnity Extension (risk dependent)
- Defective Workmanship Extension (risk dependent)
- Financial Loss Extension (risk dependent)
- DUAL Oliva DNA+ theft deterrent issued on all policies with an own plant exposure
- A+ Rated Security
- Great service from experienced underwriters.

Get in touch

We are fully agile with remote working operating exactly as business as usual. We are very open to assist existing policyholders and keen to pick up new risks/help you retain your clients by moving them to us.

Send your enquiries to your dedicated underwriter or alternatively to Craig Miller at cmiller@dualgroup.com or call 0203 318 8249

You can also keep up to date with our news by following us on LinkedIn <https://www.linkedin.com/company/dual-oliva/>

And by visiting our website at www.dualoliva.co.uk

Useful links

[Coronavirus Advice Tool](#)

[RISC Authority – Code of practice for the protection of empty buildings: fire safety and security; 2008](#)

[Webinar available on demand now: Covid-19's impact on construction - the legal view](#)

[Site Operating Procedures](#), developed by Build UK and published by the Construction Leadership Council (CLC).

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