Business Insurance for

Contractors & Construction

Cover for the risks that come with site work in Derbyshire

Produced by Mortgage & Finance Arena, Derby

Why this guide

Contracting and construction work carries risks that most office-based businesses simply don't face: working at height, operating machinery, sharing sites with other trades, and being personally responsible for making good if something goes wrong. This guide covers the cover that matters most for contractors and construction professionals working across Derbyshire.

The core cover most contractors need

- Public liability insurance, for injury to members of the public or damage to their property caused by your work
- Employers' liability insurance, a legal requirement if you employ anyone, including casual or subcontracted labour under your direction
- Tools and equipment cover, protecting kit against theft, loss or damage on site or in transit
- Builder's risk or contract works insurance, covering the works themselves while a project is in progress
- Professional indemnity insurance, if you provide design, specification or advice as well as physical work

Site-specific risks worth thinking through

Working alongside other trades on a shared site raises questions of who's responsible if something goes wrong, particularly where work overlaps or a fault isn't immediately obvious to whoever caused it. Standard public liability cover responds to claims arising from your own work, so it's worth checking your policy limit reflects the scale of projects you're taking on, not just what felt right when you started out.

Worth knowing

Many main contractors and commercial clients specify a minimum public liability limit, often £2 million or more, before they'll issue a contract. It's worth checking this before you quote for larger projects, not after you've won the work.

Tools and equipment

Tool theft is a genuine and common cost for contractors, whether from a van, a lock-up or an unattended site. Cover typically extends to tools in transit and in storage, not just while in use, but check the small print on security requirements, since some policies expect a certain standard of van lock or alarm before they'll pay out.

If you're a subcontractor

Subcontractors are sometimes told the main contractor's insurance covers them, and sometimes that's true, but not always for everything. It's worth getting written confirmation of what you're covered under, rather than assuming, and holding your own public liability cover regardless so you're not caught out between two policies that each assume the other applies.

Talk it through with us

We work with contractors and construction professionals across Derby and Derbyshire and can compare cover across the market to fit the scale and type of work you actually do, rather than a generic trade policy.

Call our Derby team on 01332 300 300, or get in touch through the website, for a free, no-obligation chat.