



Any construction risk,
anywhere in the world
We're with you from planning to completion



Endorsed broker





Is your business ready to ride the civil construction boom?

According to the analysts, Australia is about to enter a construction sector upswing. The Ai Group's November 2017 industry survey report predicts that the majority of companies will be busy (40.9%), very busy (27.3%) or moderately busy (18.2%) during the 2018-19 financial year, and engineering construction is expected to grow by 10.6%. Turnover is predicted to increase at 6.8% and employment to be highest among subcontracted trades.

This is positive news, but there have been hard lessons learned since the end of the mining boom. Insolvency levels in the construction sector remain high and the industry is changing across various fronts: labour supply, material costs, automation and pre-fabrication, to name just a few.

Factors impacting the industry include labour supply, material costs, automation and pre-fabrication

How can you ensure optimum conditions for your business to prosper?

You may not be able to totally future-proof your operation, but a robust insurance program provides the tools to manage risk and sets a foundation for success.

Gallagher is the endorsed insurance broker of the Civil Contractors Federation (CCF) with a relationship spanning 40 years. A partnership with us goes far beyond a simple insurance transaction. Think of us as your trusted advisor for all risk and insurance matters.

Introducing Gallagher – *the* civil construction insurance experts

Gallagher has a team of civil construction insurance experts across every state and territory. Whether you are a multinational company or a local contractor, our service offering is personalised and based on the following core pillars:

Expertise – our regional experts have the experience, contacts and pedigree to provide end-to-end insurance solutions for principals and contractors alike, both for annual insurance programs and stand-alone projects.

Advice – we take the time to analyse your operation’s unique risks and exposures and to examine your contract agreements for potential problems so we can work with you to develop risk mitigation strategies and put together an insurance program that meets your individual needs.

Scope – our specialists have serviced a diverse range of projects including urban developments, industrial spaces, roads, rail, tunnels, water, energy and more. All are able to tap into the capabilities of Gallagher’s national and international network to manage any risk, anywhere.

Specialised cover – in collaboration with CCF, Gallagher developed the **SmartProtect | Civil** insurance product to provide customised cover for civil construction businesses of all sizes at a competitive cost. We work closely with CCF to ensure our product offering continually evolves to meet member needs.





SmartProtect | Civil: features and benefits

Developed in partnership with CCF national, **SmartProtect | Civil** is specifically tailored for the civil construction industry. Providing customised, scalable insurance cover for businesses of all sizes at a competitive price with new cover options, enhanced features and increased sub-limits, SmartProtect | Civil is a great solution for the sector – and it is exclusively available through Gallagher.



Key features

Motor vehicle/machinery

- Automatic inclusion of additional vehicles/machinery up to \$500,000
- Automatic cover for hired-in machines up to \$100,000
- New vehicle replacement up to 24 months for vehicles up to 12,000kgs
- No radius restrictions
- Non-cumulative excess for truck and trailer combined claims
- No requirement for driver declarations
- Recovery costs for immobilised machines up to \$50,000
- Removal of debris and clean-up costs
- Towing costs
- Non-owned trailer cover up to \$75,000
- Agreed value cover option

Liability

- Public liability up to \$50,000,000
- Footpath liability extension
- Unrestricted damage to underground services (up to full sum insured). 'Dial Before You Dig' conditions apply
- Cover up to the amount of \$300,000 for property in your care, custody and control, including \$15,000 while in transit
- Automatic contractual liability extension on contracts up to \$200,000 value
- Non-cumulative excess

General property

- Tools and equipment cover for theft from locked vehicle or premises
- Accidental damage cover option
- Excess options

Complete insurance solutions

Beyond SmartProtect | Civil, Gallagher provides a one-stop shop for your whole insurance program. Below are some of the insurance essentials every civil construction business needs or should consider.

Cyber liability

The risk that can no longer be ignored, cyber security represents a clear and rising risk to all businesses, regardless of size or sector. Cyber liability insurance **won't stop data breaches from occurring, but it can help recover the costs associated with repairs, recovery and investigations, as well as losses caused by an inability to operate.**

Management liability

Managing a civil construction business is complex and comes with many legislative and regulatory obligations. A simple act, error or omission in managing your business can be enough to cause financial loss to you or your company. Even if you think that a claim has no basis or merit, it can still cost time and money to defend it successfully.

Workers compensation

Workers comp tends to be one of the major insurance outgoings of the year, so it pays to get expert advice to make sure you get the best value for your money. Gallagher's specialist Workplace Risk Practice can guide you on that front, as well as offering a comprehensive review of workplace health and safety to help keep your premiums down..

Material damage

Risk exposure to material damage is a serious consideration in construction, depending on the size and scope of business operations. Offices, job sites, depots, maintenance facilities, workshops and mobile plant are all potentially vulnerable to fire, natural hazards, security breaches and damage. Construction businesses need suitable property cover to protect against such eventualities.

Business interruption

Unforeseen events can prevent businesses from continuing to trade, but wages and overheads still need to be paid. Business interruption insurance reimburses income lost during enforced closure, paying operational bills, rent and leases for equipment and vehicles. Business interruption cover can also help with relocating to a new premises and expediting moving equipment or hiring temporary power generators if required.

Professional indemnity & public liability

Both of these essential insurance categories protect individuals and businesses from being held liable for damage or injury to third parties or property of any kind through accident, defects in materials used or negligence by the entity or its employees. Gallagher's applicable insurance products include combined public liability and professional indemnity cover.

Delay in start-up

Over the last 10 years the demand for delay in start-up (DSU) insurance has increased in parallel with private sector involvement with infrastructure projects and build, own, operate (and transfer) contracts. It is commonly a conditional requirement by project financiers and absolutely key to managing costs in more complex projects.

Contract works

This cover is designed to protect against liability for accidental damage to or theft at the contract site in the course of construction, and can extend to legal liability for paying compensation for personal injury and loss or damage, and additional benefits such as demolition and clean-up costs. Our Gallagher specialists structure contract works insurance to fit our clients' needs.

Trade credit

Trade credit is essential to meeting working capital requirements. Gallagher can help businesses mitigate credit risk exposure by using trade credit insurance to access the risk transfer market, preserving profits and protecting liquidity and shareholder interests, and providing security to financial institutions.

Key person insurance

Operations that have staff members in pivotal roles can buffer the impact their loss would have on the business through key person insurance. This cover insures an employer against the death or incapacitation of a key employee and offsets costs such as engaging a replacement, decreased ability to conduct business or the necessity of buying out a deceased partner's shares in the operation.

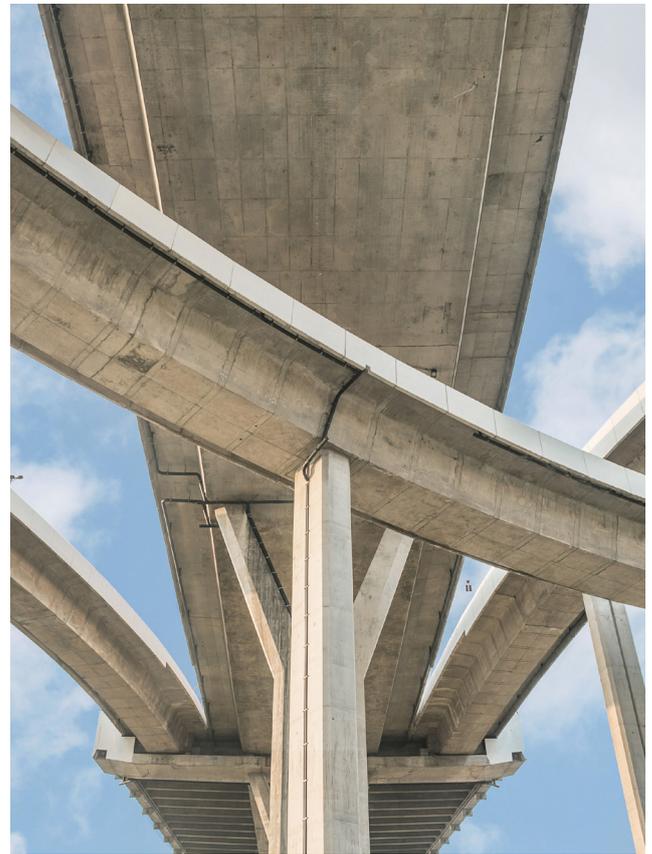
Our services include having a trained professional conduct an on-the-ground survey of your site(s) and assets to identify your risk exposures and assist in formulating mitigation strategies, management protocols and what insurance cover your operation requires.

Support when it counts: Gallagher's claims service

We understand that swift action on claims is important to a business's cash flow so we have developed claims protocols that use effective, proven strategies to ensure monies are accessed without delay. To achieve this we set structures in place upfront that prevent our clients being at the mercy of an insurer's timeline.

We also provide continuous contact with the Gallagher team assigned to your case so you won't have to explain your claim over and over again. We guide and support you through the process, keep you updated with progress of your claim and monitor the insurer's performance on your behalf in order to achieve the optimum, fastest outcome.

Regular consultation with our clients ensures they remain updated on the status of their claims in terms of mitigation and rectification costs, information required by the insurer, expert reports and the avenues of subrogation being pursued, as well as the adequacy and timeliness of insurer response.



Case study

The Gallagher claims team acts as your advocate during the claims process and works hard to ensure that every legitimate claim is successfully resolved. We have deep experience and strong relationships with insurers to help facilitate a quick resolution of your claim. We don't just sit behind desks to get our clients claims paid.

- Our client was a construction company with an annual contract works policy.
- When winds with gusts exceeding 100 kilometres per hour hit Victoria in late July 2017, they ripped the roof off a cold store under construction by our client, the principal contractor.
- Our client had been engaged to build the facility at an existing warehouse property in Melbourne, with a hard deadline for completion in time for the arrival of stock to be kept refrigerated.
- The wind penetrated under the leading edge of the roof and lifted away the PVC membrane sealant, removing approximately half of the covering.
- With the first delivery of pallets of stock scheduled in two weeks' time, the integrity of the roof structure needed to be reinstated, made watertight, fully insulated and the internal temperature of the cold store reduced to -4° Celsius.

Resolution

Under the contractor's annual contract works policy Gallagher immediately appointed a preferred loss adjuster and instigated submission of the claim for approval. The contractor quickly provided estimates for reinstatement of the damage, which were assessed as reasonable, and the approximately \$1.5 million works were approved for timely completion.



Regional expertise



ACT

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Richly experienced insurance professional with more than 30 years spent servicing a range of industries - including construction - in regional and metropolitan NSW, QLD and ACT.



NSW

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Peter has spent nearly 40 years in insurance, specialising in construction since the early 2000s. Peter is Gallagher's relationship manager to the Civil Contractors Federation NSW Branch.



NT

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With more than 25 years' experience supporting the NT construction industry, Damien has great expertise in developing insurance solutions for large engineering and commercial construction businesses.



QLD

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James has 20-plus years of broad-based experience in general insurance at all levels. Specific areas of expertise include civil construction, transport, fuel and dangerous goods, hire and rental, waste management.



SA

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Tom's background includes business development, sales, marketing and customer service in the construction, mining, and transport industries, working for local, national and international clients.



TAS

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A 20-year insurance veteran, Dan gained experience working in the London and Sydney markets before relocating to Hobart in 2015, and is Gallagher's local point of contact for CCF members.



VIC

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An experienced insurance professional with underwriting and risk management knowledge gained from working with both large corporate insurers and niche specialist players.



WA

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With more than 20 years' broking experience focusing on civil contracting and services to the mining industry, Malcolm's specialisms include client contract review and infrastructure construction.



Who we are

Gallagher is one of Australia's – and the world's – largest insurance broking and risk management companies. We're the broker of choice for more than 120,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

With 25+ regional and metropolitan branches across Australia, we understand local business communities because we're part of them ourselves.

Globally, the Gallagher network of 600+ offices in over 30 countries enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many smaller brokers.

In Australia



25+
Metro and regional locations



900+
Professionals



120,000+
Clients

Global reach

Asia | Australia | Canada
Caribbean | New Zealand
South America | UK | USA

650+ offices
30+ countries

150 network partner countries

Fortune 500
company #462 in 2017

NYSE listed

1987

100+

insurance and risk
management solutions



An ethical business leader
for a 7th consecutive year

Why Gallagher?

Gallagher has been a provider of construction sector services for 40 years. Through our established relationships with international industry partners we have built a network of resources that provides competitive capacity. We also leverage our relationships with insurance providers to deliver the best fit in appropriate insurance programmes.

Our advice is based on in-depth knowledge of the needs and challenges of the construction industry.

We are experts at identifying risk mitigation strategies and have a strong track record of developing insurance solutions for businesses of all sizes and various areas of operations.

We deliver a complete whole-of-lifecycle service offering: we are consultative, analytical, creative, supportive and well connected. Protecting your business from any insurable event is our primary and consistent focus, and we undertake to continuously review and update our clients' expanding needs as they evolve, and to support them through the claims process as required.

We're an ethical business, and proud of it

Gallagher has been recognised as one of the World's Most Ethical Companies by the Ethisphere Institute, a global arbiter of ethical business practice, for seven years in a row, the only insurance broker in the world to achieve this distinction.

This recognition underscores Gallagher's unwavering commitment to ethical business practices and is validation that our enduring core values and corporate culture are true differentiators and provide a competitive advantage in the marketplace.

Regional presence



Australia

Adelaide • Alice Springs • Ballarat • Beenleigh
Brisbane • Cairns • Canberra • Darwin • Dubbo
Melbourne • Hobart • Horsham • Katherine • Launceston
Mulgrave • Newcastle • Parramatta • Perth • Shepparton
Sydney • Toowoomba • Townsville • Wagga Wagga
Wangaratta • Warragul • Wollongong

New Zealand

Ashburton • Auckland • Bay of Plenty • Canterbury
Greymouth • Hawkes Bay • Kaitia • Kapiti • Kerikeri
Lower Hutt • Manawatu • Marlborough • Nelson • Oamaru
Otago • Queenstown • Southland • Takapuna • Taranaki
Timaru • Waikato • Wanganui • Wellington • Whangarei

Choose Gallagher for...



Thinking differently, open to new ways of doing things



Connecting global capability with local knowledge to unlock new opportunities



Open and transparent ways of doing business and working together



Listening first, then offering proactive advice and solutions



Partnership, teamwork and collaboration drive our shared success



A commitment to understand your business and earn your trust



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Endorsed broker



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