

Home builders and developers insurance facility

Construction insurance solutions
for property developers and
building contractors



clear
insurance management



Home Builders and Developers Insurance Facility

Established by Clear MPW and the Home Builders Federation (HBF) in 1995 and underpinned by our high-quality service and underwriting, our specialist facility provides a site insurance policy tailored and dedicated to home builders and developers.

The facility features a bespoke policy wording containing many relevant cover enhancements and extensions, providing you with optimum protection for your project.

You can qualify for our tailored facility once the majority of your construction turnover is related to residential, private dwelling construction.

Our scheme is open to all eligible home builders and developers, and there are more favourable rates for HBF members.

“**Due to the outstanding service levels, the knowledge and experience and the confidence we have in the competitive pricing, I would highly recommend using Clear MPW, who we’ve been with for over 15 years.**”

Sam Chandler | Finance Director
Jarvis Group Ltd

What’s different about the Clear Home Builders and Developers facility?

There are many covers that are not generally available that make the difference for your type of business...

- A wide Products Liability extension excluding the defective part only
- Completed dwellings are covered until they are sold (many insurers restrict the period of cover)
- Show houses are automatically covered with no period of cover restriction
- Show house contents are automatically included subject to generous policy limits
- Part-exchange properties are included free of charge up to defined limits and covered on an all risks basis (many insurers will not provide this cover or severely restrict the perils they will insure)
- No height or depth restrictions
- No underground services condition applies
- No exclusion of theft from unattended vehicles
- Limited hazardous work exclusion applies (i.e. no specific exclusion for underpinning or piling)



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Which insurance covers can we arrange?

- Contractors all risks, financial loss, public liability and employers' liability insurance cover under a single policy
- Archaeological finds
- Environmental impairment and remediation (brownfield sites)
- Defective title indemnities
- Restrictive covenant indemnities
- Performance bonds (including S38, S104 and S106 bonds)
- Professional indemnity insurance
- Directors and officers liability insurance
- Motor fleet insurance
- Office insurance
- Property insurance
- Building warranty insurance

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Get in touch

Make insurance advice a
cornerstone of your
construction business
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Clear can do more...

As leading, independent insurance brokers, we continually ask what more can we do for our clients? It's a question that motivates us to seek out and acquire specialist capabilities and innovate products and services to meet our clients' multiple insurance needs. Moreover, by cultivating this diverse insurance ecosystem, we can manage and deliver solutions in a strategic, interconnected and cohesive way.

So, in addition to the risks and cover already in focus here, our team can identify and discuss other risks, services and insurance solutions to further protect your business, your people and you.

For example:

- **Claims Management and Loss Recovery Solutions**
- **Cyber Liability Insurance**
- **Directors and Officers Insurance**
- **Employee Benefits**
- **Key Person Insurance**
- **Legal Indemnities Insurance**
- **Professional Indemnity Insurance**
- **Property Owners Insurance**
- **Right of Light**
- **Trade Credit**

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