



Any construction risk,  
anywhere in the world

We're with you from planning to completion

---

[ajg.com.au/construction](http://ajg.com.au/construction)



**Gallagher**

Insurance | Risk Management | Consulting



## Is your business positioned to maximise civil construction growth opportunities?

Ensure the future of your construction business's success with the surety you need to tender for the projects that keep your business growing.

That means having the right insurance solutions in place to cover the full range of exposures your business faces across all of your operations, from opening negotiations, finance and resourcing through to completion and winding up partnerships.

Experience counts. Choose an insurance partner you can trust. With more than 40 years' experience in the construction sector and 9000+ construction clients nationally, we have the products and expertise to provide insurance cover and risk management advice to our civil sector clients.

*Factors impacting the industry include timeliness of payment, environmental issues and quality of contracts*

### 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.

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 at a competitive cost. We have worked closely with CCF over many years to ensure our product offering continually evolves to meet member needs.



Your construction  
business benefits  
from our **40+**  
years in the sector



## SmartProtect | Civil: features and benefits

**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.



SmartProtect®  
SMARTER INSURANCE SOLUTIONS EXCLUSIVELY  
ARRANGED BY ARTHUR J. GALLAGHER

*Civil*

### 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.







## The Gallagher construction team

### National expertise



**Roger Irvine**

**P:** 02 9242 2035  
**M:** 0424 005 448  
**E:** roger.irvine@ajg.com.au

Leading teams on diverse construction projects across residential, commercial, manufacturing and industrial spaces, Roger has in-depth commercial experience combined with the ability to drive results.



**Michael Walshe**

**P:** 03 9412 1222  
**M:** 0468 536 321  
**E:** michael.walshe@ajg.com.au

With more than 27 years in the construction insurance industry and considerable knowledge of financial risks, Michael has a comprehensive understanding of structuring solutions for clients at all levels.



# Regional presence

In Australia, we understand local business communities because we're part of them ourselves. From Alice Springs and Ballarat to Wagga Wagga and Warragul, we are present in every state and territory. Our network of 30+ branches across regional and metropolitan business hubs affords us a local perspective backed by international connections to help achieve optimum outcomes for our clients.

In New Zealand we have 20+ offices covering the major centres as well as the key regions in both the North and South Islands.

## ACT



### Phil Hardaker

**P:** 02 6283 6501  
**M:** 0419 365 895  
**E:** phil.hardaker@ajg.com.au

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



### Peter Campbell

**P:** 02 8838 5771  
**M:** 0408 963 045  
**E:** peter.campbell@ajg.com.au

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



### Damien Pile

**P:** 08 6228 1142  
**M:** 0400 785 750  
**E:** damien.pile@ajg.com.au

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



### James Ewin

**P:** 07 3367 5213  
**M:** 0419 185 017  
**E:** james.ewin@ajg.com.au

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



### Kevin Loader

**P:** 08 8172 8120  
**M:** 0411 596 303  
**E:** kevin.loader@ajg.com.au

Kevin has close to five decades of experience in the insurance industry. With extensive experience in the construction industry, Kevin has worked with construction firms of all sizes to ensure they have the right insurance and risk management advice.

## TAS



### Dan Quintin

**P:** 03 6235 1241  
**M:** 0418 268 409  
**E:** daniel.quintin@ajg.com.au

An insurance veteran with over 20 years' experience, 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.

## WA



### James Healy

**P:** 08 6250 8368  
**M:** 0428 549 830  
**E:** james.healy@ajg.com.au

With more than 24 years of broking in international markets and expertise in alternative risk transfer and management, James specialises in program design, placement and service delivery for large organisations.

## VIC



### Sue-Enda O'Brien

**P:** 03 9412 1151  
**M:** 0466 931 636  
**E:** sue.obrien@ajg.com.au

An experienced insurance professional dedicated to effective client liaison, Sue works closely with leading national and global organisations to ensure their people, revenue and assets are protected.



## 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.

## The Gallagher Difference

A client-led  
approach

A values-led  
culture

We'll fight for  
what's right

Creating  
tomorrow's  
solutions,  
today



# 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 100,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

With 30+ regional and metropolitan branches across Australia, we understand local business communities because we're part of them ourselves.

Globally, the Gallagher network of 950+ offices in over 45 countries enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many other brokers.

## 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, since 2012, 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.

### GLOBALLY

**100+**  
insurance and risk  
management solutions

**1987**  
NYSE listed

**#435**  
Fortune 500 company in 2019

**950+**  
offices in more than 45 countries  
150 network partner countries

### AUSTRALIA

**100,000+**  
Clients

**30+**  
Metro and regional locations

**1000+**  
Professionals

### GLOBAL REACH

Asia  
Australia

Canada  
Caribbean

New Zealand  
South America

UK  
USA





[ajg.com.au/construction](http://ajg.com.au/construction) | **Helping businesses face their future with confidence**

---

Arthur J. Gallagher & Co (Aus) Limited. Operates under AFSL No. 238312. Any advice provided in this document does not consider your objectives, financial situation or needs. You should consider if the insurance is suitable for you and read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before buying the insurance. If you purchase this insurance, we may charge you a fee for our service to you. Ask us for more details before we provide you with any services on this product. PDS available on request. Our FSG is available on our website, [www.ajg.com.au](http://www.ajg.com.au). Arthur J. Gallagher & Co (Aus) Limited. ABN 34 005 543 920, Level 12, 80 Pacific Highway, North Sydney, NSW 2060. REF1990-0720-V5.2