



**TOKIO MARINE**  
**KILN**

## Insurance Products

# Construction Insurance

With economic recovery in US and Western Europe gathering momentum and investment in infrastructure in the emerging economies of the world planned for decades to come, Tokio Marine Kiln is developing a leading underwriting capability to meet the demands of the Construction Sector.

We have an underwriting team with extensive expertise in the core technical disciplines to address virtually any project. We cover the power and utility sector; chemical and process engineering projects; and all major civil works.

### London

We can cover the following on a worldwide basis:

Erection all risks (EAR) e.g. factories, power stations, gas plants, refineries, power stations, mines, pipelines, transmission lines, plus third party liability and advanced loss of profits.

Contractors all risks (CAR), builders all risk (BAR) e.g. buildings, tunnels, railways, bridges, harbours, airports and hydro projects plus third party liability and advanced loss of profits.

We are also able to insure the following: aero engine machinery breakdown, machinery breakdown all risk for power stations, contractors' plant and equipment and seamless operational cover including business interruption.

The team can write up to a probable maximum loss (PML) of USD100m.

### UK Regional

Tokio Marine Kiln's UK regional construction underwriters' main focus is contractors all risks (CAR), but the team also offer erection all risk (EAR), machinery breakdown, contractors' plant and equipment, advanced loss of profit, third party liability, non-negligent liability, existing structures and seamless operational cover including business interruption.

We can write 100% of risk for projects with a probable maximum loss (PML) up to GBP65m. We can also provide lead and follow lines within these parameters and offer loss control services carried out by a team of in-house risk engineers.



## Asia

Our Asia construction team focuses predominantly on contractors all risks (CAR) and erection all risks (EAR). Other covers include: machinery breakdown, contractors' plant and equipment, advance loss of profit, third party liability, delay in start up, seamless operational cover and business interruption.

Our underwriters can write a total sum insured of USD200m and target facultative business from regional insurance carriers.

## USA

Tokio Marine Kiln's US construction team includes four underwriters based at Highland Insurance Solutions, an associated company of Tokio Marine Kiln. The team's focus is on four wall or standard construction projects such as warehouses, factories, houses and condominiums for both owners and contractors. The following covers can also be considered: engineering all risks, advance loss of profit, master builders risk programmes and business interruption.

The US construction team can write up to a total sum insured of USD100m.

## About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

**Empowered Expertise**  
[www.tokiomarinekiln.com](http://www.tokiomarinekiln.com)  
T +44 (0)20 7886 9000

If you want to find out more about this product please contact our marketing team at [hello@tokiomarinekiln.com](mailto:hello@tokiomarinekiln.com)

To Be a **Good Company**

### Tokio Marine Kiln

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For further information please visit [www.tokiomarinekiln.com](http://www.tokiomarinekiln.com)