

Public liability insurance for construction



Insurance product information document

Company: Insify B.V., trading as Insify, the intermediary, is licensed by the Dutch Authority for the Financial Markets in the Netherlands under number 12047432. The insurer, Axeria IARD, is licensed by the Autorité de contrôle prudentiel et de résolution in France. Both are regulated by the Central Bank of Ireland for consumer protection rules.

Product: Public liability insurance for construction (IE-PLb.2026a-A)

This document provides only a summary of the insurance. The policy schedule and the terms and conditions state in detail what is and is not covered. Terms, conditions and underwriting criteria may apply.

What kind of insurance is this?

With this insurance, your business is protected against liability for damage resulting from accidentally injuring someone (bodily injury) or damaging their property (material damage) during your business activities.



What is insured?

✓ Business liability

You are covered for liability for both material damage (damage, contamination, destruction or loss) and bodily injury (injury, deterioration of the health or death) to others, caused by an act or omission happening during the insured business activities.

✓ Who is insured?

You, your employees (including interns, volunteers, family members, housemates or other subordinates), partners, directors and supervisors, insofar as they perform activities within the insured business activities for your company. This also applies to the staff association, works council and the pension fund, as well as the directors and subordinates thereof.

Good to know: Even though subcontractors are not covered by this insurance, you are covered if a claim is made against your company based on the acts or omissions of a subcontractor made on your behalf.

✓ Product liability

Damage to others caused by products that have been placed in circulation or supplied by your company.

✓ Environmental liability

Damage to others caused by sudden environmental degradation by your company.

✓ Additional allowances

Defence costs are covered, provided the insurer consents to them.

✓ Custody, care and/or control

You are insured for damage you cause to the third party's property that you have in your possession to handle and/or process during your construction work. For example, if you install your client's property and damage it during your work.

✓ Optional: Employers' liability

With this option, you are also insured against claims against you as an employer made by employees or other subordinates. Damage suffered by employees while driving or sitting in a motor vehicle during working hours is also covered.

✓ Optional: Faulty craftsmanship

If you ever make a mistake, others may sometimes have to go back and redo the work. For example, having to replaster if it turns out that you forgot a cable behind that wall. Any such costs incurred by other tradespeople are also covered by this extra cover option.



What is not insured?

✗ Damage to yourself and your business

Damage to yourself (and your own business) is not covered by this insurance.

✗ Subcontractors

Do you ever use subcontractors to carry out business activities? If so, they generally require their own liability insurance and are not covered by your business liability insurance, because they are not your direct subordinates.

✗ Specific exclusions for your segment

There may be a number of segment-specific exclusions for certain business activities. You will also see these during your online application and in your policy schedule.

✗ Intentional acts or omissions

You are not insured for damage caused by intentional act or omission.

✗ Heavy and hazardous construction work

Activities affecting load-bearing elements of the structure, roofing work, fire-hazardous work, or the erection of scaffolding other than for your use are not insured.

✗ Working in hazardous places and on hazardous materials

Work in or on military buildings, public infrastructure (such as public roads, railways), public utilities (such as gas supply, electricity supply), museums, data centres, industrial buildings, agricultural buildings (such as greenhouses), offshore facilities, mines, refineries, petrol stations, and airports is not insured.

✗ Goods delivered and work performed

You are not insured for costs incurred for recalling, replacing, or repairing items or redoing work.

✗ Motor vehicles

Damage caused with or by a motor vehicle is not insured, except for the Employers' liability carve-back.



Are there any restrictions on cover?

! Limit of indemnity

The limit of indemnity is stated on your policy schedule. Additional compensation is added on top of this for additional allowances such as defence and mitigation costs. When the claim exceeds the limit of indemnity, for the additional allowance we reimburse the same proportion in which the limit of indemnity covers the claim. Those additional allowances, when they concern Employers' liability claims, are however included in the limit of indemnity.

! Excess

Every time you have damage, your excess is deducted from the compensation.

! Other insurance (concurrent cover)

Do you have another insurance that also covers your liability? Then this insurance pays only the part of the damage above what the other insurance covers. We only reimburse the part of the damage that exceeds the limit of indemnity of the other insurance. An excess on that other insurance is not reimbursed by us. This also applies if the other insurance would have covered the liability had this insurance not existed.



Where am I covered?

- ✓ You are insured for your business activities within the Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man, other than offshore, provided you're ordinarily resident in the Republic of Ireland or, when the policyholder is a company, provided the policyholder is established in the Republic of Ireland.

This insurance also provides cover when it happens within member countries of the European Union, other than offshore, where you're temporarily engaged in insured business activities and provided you are ordinarily resident in the Republic of Ireland.

You do have worldwide cover when you attend a conference, trade fair, or course.

- ✗ Does your company have a branch abroad? Then that branch is not covered by this insurance.



What are my obligations?

- ✓ When applying for this insurance, answer all questions honestly. Always try to prevent or limit further damage. Report damage as soon as possible and cooperate with the claims settlement, such as preserving any evidence for investigation. Does anything change in your situation? Let us know.



When and how do I pay?

- ✓ You can pay via your chosen payment method, monthly or annually.



When does the cover start and end?

- ✓ You choose the start date of your insurance yourself when applying; this will then be stated on your policy schedule. Your insurance starts on that date provided your first premium is paid on time. You take out insurance for 1 year, renewed automatically for an indefinite period until it is cancelled by either you or us. We will terminate the insurance if you do not pay the premium on time after a number of reminders.



How do I terminate my contract?

- ✓ You can cancel the insurance at any time by emailing us at support@insify.ie. The insurance will then end the next day, or on the date you choose. So you are not tied to anything!