



ERECTION ALL RISKS

EAR Insurance is another kind of engineering insurance policy which covers material damage and third party liability during erection and installation of Plant and Machinery. Like CAR insurance policy, it is also a named exclusion policy which means that it covers all insurance risk except those mentioned in the exclusion section of the policy.

Scope of Cover

Loss of or damage to plant, machinery, and equipment during installation and erection.

Risks during testing and commissioning periods.

Accidental damage arising from handling, positioning, and assembly works.

Sudden and unforeseen physical loss or damage from insured perils.

Third Party liability cover providing protection against legal liability for

Bodily injury or death to third parties and loss or damage to third-party property arising out of the performance of the insured contract.

Benefits

Comprehensive protection throughout the erection and installation period.

Financial security against unexpected project delays and losses.

Covers both material damage and third-party liabilities.

Suitable for large and complex industrial and engineering projects.

Key Buyers of Erection All Risk (EAR) Insurance

Main Contractors: Manage day-to-day site operations and need protection against project damage and third-party liabilities.

Subcontractors: Hired for specialized tasks; they are often covered under the main policy to ensure their work is protected.

Project Owners/Principles: Developers and corporations commissioning the construction of industrial plants.

Energy and Utility Companies: Firms building power generation plants including renewables like solar.

Financiers/Banks: Entities requiring protection for high value assets during construction



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NIC Insurance is regulated by the Insurance Regulatory Authority