

Working with JCB Insurance, you will have access to some of the most recognised and most highly tailored insurance policies for construction and related business.

As well as a first class suite of policies, we aim to provide the best support and advice in the industry coupled with a clear commission structure.

Our Policies

Plantmaster – Improved Cover – Comprehensive accidental damage policy for plant and machinery. Plantmaster is flexible and offers unique standard features such as ‘New for Old’ cover on plant under 2 years, Glass and Windscreen cover, Loss of Keys and Replacement Locks cover and reduced Theft excess of £500. Optional extras include Third Party Working Risks, Loss of Use cover, Motor Legal Expenses and Statutory Inspection. Discounted premiums and Nil Theft Excess for machines fitted with CESAR security. Cover is available for Plant used for own contracts or hired out and includes damage to Insured’s own surrounding property arising out of the use of plant.

Plantmax – An engineering policy for owned plant and equipment and hired-in plant. 2 years ‘New for Old’ cover and reduced premiums for CESAR and Nil Theft Excess and with the option of Loss of Use cover.

Road Risks – Third Party Road Risks to cover both owned and hired-in plant on the public highway. Can be added to most of our other policies or can be arranged in isolation. Cover can be extended to included Third Party working Risks.

Trademaster – An exclusive Employers’ and Public Liability policy developed by JCB Insurance. Flexible, bespoke cover is available at competitive premiums for businesses involved in Groundworks, Plant Hire, light Civil Engineering, Road Surfacing, Drainage or Utilities Contracting. Can be rated on either a per capita basis up to 12 employees or a turnover basis for larger companies. Large discounts are available for quality risks. Public Liability Limit of Indemnity available up to £5,000,000, choice of excess and flexible depth limits down to 8 metres.

Trademaster Plus – Like Trademaster but with free cover for temporary employees up to 50 man days per year. Free cover for bona fide sub contractors (up to £50k payments). Exclusively designed for smaller businesses with a maximum of 10 employees involved in all the trades mentioned above but also including Site Clearance and Agricultural Contracting. No Claims Discount available. Options for – Goods In Transit, Small Plant and Tools and choice of depth limits down to 3 metres.

Hiremaster – On-line policy to cover short term hired-in plant for up to 30 days. This policy is suitable for Companies or Private Individuals and covers Self Propelled Plant, Static Plant and Tools. Optional extensions include Third Party Road Risks and Third Party Working Risks. Option for excess buy back.

Plant & Machinery ‘All Risks’ – Cover on a blanket basis for Owned Plant and/or Hired-In plant.

Tradesman – Designed for a wide range of trades giving cover for Employers’ and Public Liability with flexible limits and excesses, together with optional temporary employee cover. Cover can be extended to include Bona Fide Sub Contractors, Tools and Business Equipment, Owned and Hired-In Plant, Contract Works, Personal Accident and Money.

Contract Works – Cover for works in progress including the materials and can be extended to include Owned and Hired-In Plant.

Excess Protection – Additional policy that will reimburse any excess paid following successful settlement of a claim under any commercial policy (except PI, D & O, Livestock and Marine) Client can cover up to 3 premises on one policy and protect up to £ 2,500 of excess.

Hiremax – Insurance waiver where a Plant Hirer charges an increased hire fee in return for waiving his customers’ requirements to insure the plant under CPA conditions. Option of various excesses and discounts up to 50% for security. Reinstatement basis of settlement – 2 years ‘New for Old’.

Plant Inspection – Statutory inspection of plant and machinery.

Target Customers

By working with JCB Insurance, you have access to products perfectly tailored to the construction industry. You can increase your business by approaching:

- Plant Hire Businesses
- Groundworkers
- Construction Companies
- Civil Engineering Contractors
- Utility Service and Repair Contractors
- Agricultural Contractors, Landscaping and Fencing Contractors
- Tradesmen

With our support and competitively rated products, coupled with your strong client relationship makes it easier to win business.

Working with us.

Brokers and their clients are at the centre of everything we do. We aim to provide industry leading service through:

- **Personal Contact**

We assign a primary contact to your account who is trained, knowledgeable and has the authority to make fast decisions. We don't use call centres, all our staff work from our Staffordshire Head Office and we have one of the lowest staff turnover rates in the industry.

- **Guidance and Expertise**

We recognise that independent brokers have exceptional local relationships, but sometimes need guidance and assistance with specialist plant and construction risks. Our team will work with you, helping you to ask the right questions and understand the risk. This will help you win the business safe in the knowledge that you are providing the right products and cover.

- **Speed**

Our target is to provide same business day turnaround on most enquiries and we issue policy documents on inception in most cases. You can have them by E-Mail, post or fax to send to your client.

- **Claims**

The same primary contact will work with you to get claims settled quickly and fairly.

- **Flexible**

Our flexibility can help you meet your client's needs. For example, we can offer competitive finance rates for instalments, discounts for high volumes, discounts for quality risks etc.

- **Competitive and Profitable**

Our Schemes are very competitively priced without compromising on cover and, when combined with our industry leading brand, should enable you to make a winning proposal to your clients. We also understand that specialist insurance can require a little more time than main stream products but by using JCB Insurance's expertise we expect to boost your business.

Our specialist focus gives us a great understanding of the construction sector and allows us to react quickly in this dynamic and often volatile industry. With over 25 years' experience and a strong reputation for success, we are ideally placed to help you secure more business.