



# Minseg



## CONSTRUCTION

The face of the African construction industry is changing; construction projects on the continent are getting bigger and more complex, often owing to the rapid urbanisation, strong economic growth, a rising middle class and regional integration in many of Africa's 54 nations. All make for the ever-increasing demand in Africa's construction industry. However, the spectrum of risks the industry is faced with is broad, ranging from political risks, operations, maintenance, legal, contractual and financial risks, to income projections and force majeure; all adding more uncertainty to the mix.

### WHO WE ARE

#### **BUILDING THE FUTURE, RESTORING THE PAST**

Our construction division provides customized risk solutions to cope with challenges the construction industry is facing. The division's thorough industry expertise combined with industry-leading analytics and predictive modelling engines determine which risks to retain or transfer, to make optimal risk-finance decisions. This expertise, combined with Minet's vast knowledge of the African continent, allows us to provide clients with tailor-made packages that best suit their needs.

### OUR SOLUTIONS

We have a proven track-record in the placement of Contractors All Risks and Erection All Risks (CAR / EAR) policies. Our dedicated broking team is supported by a team of engineers to ensure relevant cost-effective solutions for projects ranging from Power Stations and Railway Lines to Roads, Bridges, Multi-storey buildings and Engineering Plants. By helping our clients identify the risks that could threaten their strategy, operations and success, we can help them thrive. Additionally, our team analyses and provides coverage solutions to risks including:

#### **WORKERS' COMPENSATION**

Injuries like falls, falling objects, use of machinery, exposure to chemicals, noise and airborne pollutions

#### **BENEFICIAL OCCUPATION**

Fire & burglary damage during (partial) occupancy prior to project completion and handover

#### **PUBLIC LIABILITY**

- risks posed by excavations and demolitions
- site visitors' risks (government inspectors, other (sub)contractors
- head contractor's risks such as workers' compensation, and pollution liability
- Third party liability to bodily harm and property damage
- Employer's liability

#### **OTHERS**

- Theft and crime of plant/tools
- Business Interruption
- Inland transit, offsite storage
- Political risks
- Project Delay, DSU
- Performance Guarantees, Bid/Performance/Retention Bonds

### YOUR BENEFITS

- Our construction solutions are designed to address our client's total cost of risk; the advantages are, among others:
- As we are Aon's largest Global Network Correspondent, we have access to over 50'000 colleagues in 120 countries as well as to their proprietary data, research and analysis, enabling us to manage and secure the risks of our clients
  - Our unique combination of experience and specialism allows us to develop an in-depth understanding of our clients' risk profile to optimise placement outcomes
  - Our unique structure enables us to deliver tailored solutions to clients who navigate complex market conditions
  - Our focus on high ethical standards, professionalism and innovation enables us to deliver effective risk solutions, supported by personal service for which we have built an unrivalled reputation
  - Our advanced ecosystems for communication and claims management work constantly to update staff members on key information about benefit utilization and issue resolution to ensure a seamless customer experience