



Construction & Engineering

UK & Ireland

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Our Expertise

McLarens offers quality claims services and our loss adjusters have intimate knowledge and experience in the handling of Construction & Engineering claims. These types of claims should be handled by those with the necessary skills. McLarens specialist, multi-skilled construction team can respond rapidly and decisively, however large or complex your loss, whether these claims be under Annuals and Project specific insurance policies or require claims management. Our teams include Chartered Loss Adjusters, Chartered Building Surveyors, Chartered Quantity Surveyors, qualified engineers, legal experts, and accountants, all with extensive experience in the handling of construction and engineering losses.

Specialisms

- CAR/EAR (Construction All Risks/Erection All Risks)
- Casualty
- Construction products and public liability, 21.2.1/6.5.1 non-negligent
- Contractors Plant & Equipment
- Delay in Start Up/ Advanced Loss of Profit
- Electrical
- Engineering – civil, structural, manufacturing and scientific
- Inherent or Latent Defects
- Machinery breakdown and damage
- Machinery movement
- Mechanical
- Professional Indemnity



Claims Investigation & Management

CAR insurance claims often involve 'multi-tier' contractual relationships. Understanding contracts and how policy cover is arranged with our clients is therefore key. Our adjusters and legal experts are knowledgeable with all forms of main and sub contracts, with a proven process to meet the requirements of our clients. Our team handles complex and large claims under contractor controlled and owner controlled project specific insurance policies, as well as annual cover. Our expertise includes:

- Drainage, environmental pollution
- Ecclesiastical buildings, ancient and new
- Electrical and mechanical installations
- Energy
- Historical and Listed buildings
- Infrastructure: airports, metros, roads, bridges, stadiums, water treatment works and railways
- Industrial and commercial: mills, industrial plants, warehouses
- Leisure: sports centres, swimming pools
- Offices: new builds & refurbishment
- Schools, hospitals, public, government and military establishments
- Tunnelling
- Waste recycling and waste-to-power
- Wet works, harbours, ports and terminals

Our Services

We are able to offer immediate response to losses with 24/7 availability. Our specialists are part of the McLaren's Global Construction & Engineering network that deals with losses worldwide, offering:

- Full claims management services including bordereaux management and reporting on losses.
- Claims investigation and evaluation including building surveying, engineering and forensic investigations.
- Defect v. Damage; we understand the importance of establishing cause, CAR wording DE and LEG clauses can significantly affect policy response. Factors such as the design, specification, product and/or workmanship may need to be investigated. We ensure that cases are always properly investigated and reported.
- Industry leading experts in all construction, engineering and technology fields. In respect of Plant Machinery & Equipment we directly employ experienced and qualified crane and plant machinery engineers to handle our claims.
- Specialist partner services for valuation and quantum analysis with quantity surveyors, forensic programmers and delay analysis experts, as well as forensic accountants.

Our team provides clear reporting and communications to deliver the best loss adjusting service to you and your clients.

Key Personnel



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Case Study



Construction of new waste water treatment works – collapse of excavation



Situation: The project works comprised construction of a new activated sludge plant, which included excavating down to the depth of 10.5 meters, below ground level.

During the works the west vertical elevation of the excavation collapsed. This also caused damage to an adjacent concrete feed pipe, which was active and flooded the excavation.



Scenario: Geo-technical engineers were appointed to investigate the cause of the collapse, which identified issues with the original method of works and design.

We collated historic information on ground investigations and condition surveys of the existing feed pipe to assist with investigations into the proximate cause of the collapse.

Quantity surveyors and programme analysts were engaged to assist with reviewing the impact to the project and quantum.



Outcome: The claim was presented for £1,416,606. A settlement was agreed for £170,000, net of the £150,000 policy excess.

The policy contained a DE5, DE4 and LEG2 exclusion. Adjustments were made to exclude defective works/designs and any improvements. Consequential losses and prolongation costs were also removed from the settlement.



Notification of Loss

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