

# JCT 6.5.1 INSURANCE GENERAL GUIDANCE





### **How can LEXAW help?**

LEXAW works hand in hand with leading surveyors, architects, contractors, solicitors and insurers to arrange insurance for significant developments and renovations throughout the UK. As one of the leading brokers in the Party Wall and Legal Indemnity market, LEXAW can offer knowledge and experience to surveyors and contractors looking for bespoke insurance solutions.

### What does JCT 6.5.1 Indemnity cover:

In brief summary the policy provides an indemnity in respect of claims made for damage caused to third party property arising from:

- Collapse
- Subsidence
- Heave
- Vibration
- Weakening or removal of support:
- lowering of ground-water

which arises out of work being carried out on the applicable property.

## In what circumstances is cover required:

If you are undertaking works on your property and there are potential issues that could arise that could affect a neighbouring property, JCT 6.5.1 insurance should be considered. The Employer or Property Owner can be successfully sued for the damage caused to neighbouring properties regardless of negligence.



### Why is it called JCT Insurance?

JCT standards for Joint Contracts Tribunal. This type of contract is often drawn up for specific, one-off building projects. There are a number of different types and versions but typically, the Contract will ask if this cover is required under Section 6.5.1 (formally known as Section 21.2.1).



#### Contact us

For more information or to arrange an appointment contact the team on:

+44 (0) 8456 586618

Head and registered office:
LEXAW INSURANCE
WEST ONE, 114 WELLINGTON STREET
LEEDS
LS1 1BA

Email: legalindemnities@lexaw.com Website: www.lexaw.com

#### **JCT 6.5.1 INSURANCE - GENERAL GUIDANCE**



Legal Indemnities - JCT 6.5.1 Insurance LEXAW Insurance T: +44 8456 586618 E: legalindemnities@lexaw.com W: www.lexaw.com