

BMD's Contractor Insurance Matrix

If you have any questions about insurance requirements for a subcontractor/supplier, contact your regional Commercial Manager

KEY:

BMD to provide	Must have	Recommended	Not required
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Type of Work	Example	Motor Vehicle	Plant & Equipment	Workers Compensation	Public and Products Liability						Professional Indemnity	Contract Works			Notes
		APPLICABLE WHEN Registered road vehicles on site	APPLICABLE WHEN Unregistered vehicles used in works	APPLICABLE WHEN Workers on site (Excludes sole operators)	Public Liability	BMD noted as insured	Principal's (includes BMD) indemnity noted	Waiver of subrogation	Cross liability	APPLICABLE WHEN Unregistered vehicles on site (Tools of Trade)	Cover \$10M in one occurrence	Contract Works	Waiver of subrogation	Cross liability	
Limits		Replacement value of vehicles insured \$20,000,000 (third party damage)	Market Value of plant and equipment	As statutorily required	\$ 20,000,000						\$10,000,000 or as specified by head contract (Considerations for lower limit)	Contract Value			
PURCHASE ORDER OR MAJOR SUPPLY CONTRACT (GOODS & MATERIALS)															
Supply products, BMD pick up	Collect goods from local hardware														Goods must be insured while at supplier's location
Supply and deliver products	ARC deliver steel to site on own trucks and unload goods. No installation						Note 1				Note 2				Goods must be insured while at supplier's location 1. Must Have if BMD not insured (BMD Noted) 2. If supplier is designing or provides testing this may be required
LABOUR HIRE CONTRACT															
Traffic Control/Labour Hire		Note 3					Note 4								If traffic control plans are developed for BMD by the subcontract additional risk applies 3. Where Company vehicle visits site 4. Must Have if BMD not insured (BMD Noted).
PROFESSIONAL SERVICES, CONSULTANCY, SUBCONSULTANCY AGREEMENT OR TENDER SERVICES AGREEMENTS															
Supply training on site	External trainer, visits site	Note 5													5. Where Company vehicle visits site
Supply training off site	BMD staff go to training off site														
Consultancy / Professional advice on site (office/observ.)	Surveyor	Note 6													6.Where Company vehicle visits site
Consultancy / Professional advice off site	Soil Lab - No site visit														
	Designer - No site visit														May need higher than \$10m of PI if there is a very large design scope
MAJOR PLANT & EQUIPMENT HIRE CONTRACT OR PLANT & EQUIPMENT HIRE PURCHASE ORDER															
Unregistered plant without operator	BMD dry hire a watercart														
Unregistered plant with operator	- Backhoe on site - Crane on site	Note 7													Plant & Equipment only if Plant is unregistered 7. Where Company vehicle visits site
Unusual high value or high-risk equipment		Note 8													Plant and Equipment is very important, especially if there is no other provider 8. Where Company vehicle visits site
MAJOR WORKS SUBCONTRACT OR MINOR WORKS SUBCONTRACT															
General subcontract works - no design element, e.g., supply and install products, or construct-only general works					Note 9							Note 9			9. May be negotiable if PAI policy in place PAI = Principal Arranged Insurance
General subcontract works - some design element					Note 10							Note 10			10. May be negotiable if PAI policy in place PAI = Principal Arranged Insurance
FILL AGREEMENT															
Required when BMD is depositing material on land owned by others															

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Who needs to be Covered		Subcontractor	Subcontractor	Subcontractor		Subcontractor and BMD/Principal, others as required (for consultants, only consultant required to be covered)					Subcontractor/ Consultant	BMD Principal (if specified) Others as required			The requirements are influenced by your head contract requirements on the job. Care should be taken to make sure all insurances with subcontractors comply with our obligations under our head contract.
Period of Cover		Commence to Practical Completion	Commence to Practical Completion	Commence to Practical Completion	Commence to Practical Completion plus defects liability period	n/a	n/a	n/a	n/a	n/a	Commence to Practical Completion plus 7 years or any other period as required by head contract	Commence to Practical Completion plus defects liability period	n/a	n/a	Contract works and public liability should cover the defects period of the job as well.