Yangon (Head Office)

**Ph**: 01 2307000, 09 950077000

Yangon (Thingangyun) Ph: 09 950077000, Ext:600~602

Naypyitaw

Ph: 067 8108367~69

Mandalay

Ph: 02 2000190~93

Mandalay (22nd Road Office) Ph: 02 4065639, 4069052, 4069053

Taunggyi

Ph: 081 2125401, 2124772, 2124773

Mawlamyine

Ph: 057 2025657, 2026742

Monywa

Ph: 071 2026189, 2026190

Magway

Ph: 063 2028356~58

Lashio

Ph: 082 2930113, 2930331

Pathein

Ph: 042 23905, 23906, 23907

Myeik

Ph: 059 42337, 42317, 42577

Myikyina

Ph: 074 2520160, 2520169

Bago

Ph: 052 2201078, 2201080, 2201081

Meikhtila

Ph: 064 25232, 24132

Pyay

Ph: 053 24037, 24516, 25643

Sittwe

Ph: 043 22026, 22027

Pakokku

Ph: 062 24009, 24010, 24011

Myingyan

Ph: 066 2021985, Fax: 066 2022327

Kalay

Ph: 073 22844~46

Tachileik

Ph: 084 2051870, 2051907, 2052926

Hinthada

Ph: 044 2022862~64

During the construction and erection phases, KBZMS provides customized insurance solutions for risks ranging from transport, all the way to operational risks.



Insurance You Can Rely On



CONTRACTORS' ALL RISKS/
ERECTION ALL RISKS INSURANCE
(CAR/EAR)







# What can be insured under CAR policy?

Structural and civil engineering building/renovation work roads

## What can be insured under EAR policy?

Electrical and mechanical equipment installation such as

- installation of switch gear
- installation of solar panel
- erection of machines

# What are the major risks covered?

Fire, lightning, explosion, aircraft damage, malicious damage, impact damage, theft (violent and/or forcibly entry only), windstorm, hurricane, cyclone, typhoon, flood, earthquake, etc.

## What are the additional coverages?

In terms of

- Third party liability
- Cover for cross liability

#### Who can be insured?

Principal owner/ Main contractor/ Sub contractor

## What is the period of insurance?

Contract period plus maintenance period

## What are the premium rates?

It would be considered according to the risk location, nature of business, security management, fire fighting system establishment etc.,

## What is the premium payment type?

One-time payment

## What information is required to get insurance?

- Contract title
- Scope of work
- Location and site plan (details surrounding third party properties)
- Contract value and its breakdown
- Contract period (bar chart/ project schedule)
- Principal's insurance requirement (as stated in the project contract)
- Detailed claims experience for past 3 years
- Piling/ excavation details and soil report (if underground works are involved)
- Site area or building area layout
- Details of insured property (sum insured of the property and breakdown) etc.