Construction Insurance Coverage Analysis Course

23 – 27 August 2027
Addis Ababa

AGILE LEADERS
Training Center

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Ref: 526_223744 **Date:** 23 – 27 August 2027 **Location:** Addis Ababa **Fees:** 4500 Euro

Overview

Construction Insurance Coverage Analysis Course is a one-week advanced course for risk managers, contract managers, insurance buyers, project directors, brokers, claims professionals, consultants, and client representatives who leave with a Construction Insurance Coverage and Claim Map. Participants read policy architecture, map insured interests, test coverage triggers and exclusions, examine policy interfaces, and coordinate loss evidence and coverage positions. Agile Leaders Training Center connects construction insurance analysis with project facts and traceable claim decisions.

Who Should Attend

- Teams responsible for procuring and governing project insurance programmes
- Functions that allocate contractual risk and test insurance requirements
- Personnel who notify losses, preserve evidence, and coordinate claims
- Project leaders who evaluate uninsured exposure and recovery strategy
- Brokers, advisers, and consultants supporting coverage interpretation

The course assumes participants can read contracts, policy schedules, and project records, and it leaves out insurance sales licensing, actuarial pricing, and jurisdiction-specific legal advice.

Departments and Industries

The course supports departments that align construction risks, policy coverage, and claim response.

- Construction, infrastructure, energy, property, and industrial projects
- Risk, insurance, contracts, procurement, and commercial teams
- Project management, engineering, and site operations
- Finance, legal support, claims, and loss-adjusting functions
- Owners, contractors, lenders, brokers, and consultants

Learning Objectives

By the end of this course, participants will be able to:

- Analyze policy structure, insured parties, and insured interests
- Compare CAR, EAR, liability, professional, and DSU interfaces
- Evaluate triggers, exclusions, deductibles, and extensions
- Apply notification, mitigation, and evidence controls
- Build a cause-loss-coverage analysis

- Evaluate coverage positions and claim coordination choices

Course Agenda

Day 1: Programme Architecture and Interests

- Project Risk Allocation and Insurance Requirement Map
- Policy Schedule, Wording, Endorsement, and Certificate Hierarchy
- Named Insureds, Additional Insureds, and Insured Interests
- Period of Insurance, Testing, Handover, and Maintenance
- Limits, Sublimits, Deductibles, and Aggregates

Day 2: Construction and Erection Coverage

- Contractors All Risks Physical Damage Section
- Erection All Risks and Testing Exposures
- Third-Party Liability and Existing Property
- Plant, Equipment, Transit, and Off-Site Materials
- Exclusions, Defects Clauses, and Coverage Extensions

Day 3: Policy Interfaces and Financial Loss

- Professional Indemnity and Design Responsibility Interface
- Public Liability, Employer Liability, and Motor Boundaries
- Marine Cargo and Advanced Loss of Profits Interface
- Delay in Start-Up Trigger and Dependency Chain
- Contractual Damages, Revenue, and Soft-Cost Evidence

Day 4: Loss Notification and Coverage Analysis

- Incident Triage, Notice, and Reservation Calendar
- Physical Cause, Proximate Cause, and Damage Chronology
- Mitigation, Preservation, and Insurer Access Controls
- Loss Measurement and Supporting Document Index
- Coverage Position, Reservation, and Response Matrix

Day 5: Claim Coordination and Governance

- Exercise: Map Project Parties and Insured Interests
- Exercise: Test a Loss Against Policy Components
- Exercise: Build a DSU Cause-and-Effect Timeline
- Exercise: Review a Coverage Position and Evidence Gap
- Capstone Exercise: Construction Insurance Coverage and Claim Map

Practical Exercises

The course uses suggested activities to connect policy wording with project events and claim evidence.

- Suggested activity: reconcile contract insurance clauses with policy schedules, endorsements, insured parties, periods, limits, and deductibles.
- Suggested activity: trace one incident through physical damage, liability, professional, cargo, and delay coverage interfaces.
- Suggested activity: assemble a notification and evidence plan covering causation, mitigation, repair cost, time impact, and financial loss.
- Suggested activity: prepare a coverage map showing accepted points, reservations, gaps, dependencies, actions, and owners.

FAQs

Who suits the Construction Insurance Coverage Analysis Course?

It suits professionals who buy, govern, interpret, or claim under project insurance and assumes familiarity with construction contracts, policy documents, and project records.

How does this course differ from general risk management?

It concentrates on policy architecture, coverage triggers, exclusions, insured interests, policy interfaces, loss evidence, and claim positions rather than the wider identification and treatment of project risk.

What is the difference between CAR and EAR coverage?

Both protect works during project delivery, but their intended applications, testing exposures, insured property, wording, and extensions differ. Participants learn to test the actual documents rather than rely on labels.

When may Delay in Start-Up coverage respond?

DSU generally depends on an insured physical-loss event and requires evidence linking damage to critical delay and financial loss, subject to the policy's waiting period, limits, exclusions, and calculation terms.

What does the capstone produce?

The capstone produces a Construction Insurance Coverage and Claim Map covering insured interests, policy components, triggers, exclusions, interfaces, evidence, coverage positions, actions, and decision owners.

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Conclusion

Participants take back a Construction Insurance Coverage and Claim Map that links contractual risk, policy structure, insured interests, loss facts, coverage components, exclusions, evidence, and response actions. It supports coordinated decisions while keeping legal interpretation and insurer authority appropriately separated.