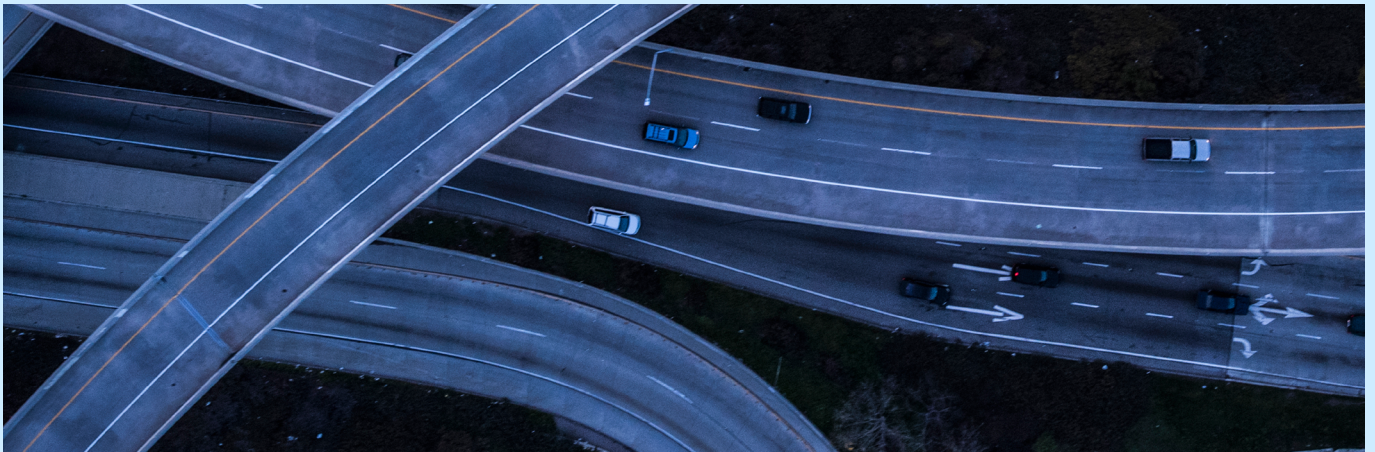


MARSH

Strada: Road construction facility

Specialist cover for
highway construction
and extensions



Strada road construction facility is a bespoke solution for UK road and highway projects, designed to reflect the practical realities of this complex area of construction risk. It formalises Marsh's market-leading wording for extensions, open-to-traffic phases, and existing structures, bringing together specialist coverage, defined insurer support, and an agreed claims approach in a single, structured offering.

Designed around the realities of road projects

Road and highway projects are essential to the UK's infrastructure, connecting communities, supporting economic activity, and enabling future growth. They also present a distinct set of insurance challenges — evolving timelines, with extensions often needed; phased completion, with roads open to traffic before associated works are complete; and ongoing works, where exposure can remain in place while side works continue.

This creates challenges around practical completion, extensions, and maintaining insurance protection while contractors remain on site. In some cases, extension premium costs become disproportionately high relative to the original placement.

Strada is created with these realities in mind. By formalising Marsh's established approach and bringing together dedicated wording, pre-secured insurer support, and a clear claims framework, the facility offers a more dependable route through complex project exposures.

What Strada provides

Strada offers project-specific coverage for UK road contractors through a facility designed specifically for this sector. It includes:

- Construction all risks (CAR)
- Third-party liability (TPL)

The facility incorporates specialist Marsh clauses developed for road risks, including provisions that address extensions, open-to-traffic phases, and existing structures. Extension provisions include two months free, with terms thereafter to be agreed.

Capacity

Strada provides access to dedicated capacity for road and highway projects:

- CAR: up to GBP£1 billion
- TPL: up to GBP£1 million

Benefits

Strada is designed to simplify insurance for clients operating in complex road construction. Key benefits include:

- Access to a panel of leading, experienced construction insurers.
- Faster quotation for complex projects, reducing turnaround time for placements that often take longer.
- Greater confidence in available capacity for road risks.
- Consistent approach to extensions and ongoing project phases.
- Faster, coordinated claims responses through an agreed protocol.
- 10% low claims rebate on each declaration.

This means greater certainty, clearer process, and a facility designed around how road projects are actually delivered.



What makes Strada different

Strada is purpose-built for UK road and highway contractors. It combines three distinct strengths:

- **Tailored expertise:** Marsh's deep market relationships and specialist road construction wording, formalised in a structured facility
- **Committed capacity:** Pre-secured insurer support from a select panel with proven appetite and capability in road construction
- **Practical clarity:** Clear treatment of extensions, open-to-traffic phases, and existing structures, with a defined claims approach.

At a time when road projects remain vital to the UK's infrastructure future, Strada offers a structured and dependable solution for clients, delivering the essential work that keeps the country connected.



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Contact us

For tailored support on upcoming road and highway projects, please speak with your Marsh contact.

Sarah Bickerstaff

Senior Vice President
Construction, Infrastructure & Surety, UK
+44 (0)7384 240 681
sarah.bickerstaff@marsh.com

Jonathan Cocksedge

Senior Placing Broker
Construction, Infrastructure & Surety, UK
+44 (0) 7920 212 114
jonathan.c.ocksedge@marsh.com

Charlotte Ritchie

Assistant Vice President
Construction, Infrastructure & Surety, UK
+44 (0) 7442 968 698
charlotte.ritchie@marsh.com

About Marsh Risk

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