

# IUA publishes cladding remediation clause

11 September 2022

## Previous

[Don't have your head in the sand - Syndicates to assess reinsurance assumptions](#)

## Next

[Continuous cover in Australia - CIMIC Group Ltd v AIG Group Ltd & Ors](#)

The International Underwriting Association (IUA) have collaborated with the Department for Levelling Up to publish a new model insurance clause covering fire safety risks.

The model clause is freely available to use by underwriters who are looking to provide professional indemnity insurance for building cladding remediation work. The clause aims to help speed up the removal of unsafe cladding, encouraging greater safety culture within the construction industry.

Levelling up Secretary, Greg Clarke stipulated: 'Our priority is making sure people's homes are safe and that safety standards are high. Alongside our tough new regulatory regime, this new clause that has been developed with my department will help us do just that. We welcome the work of the IUA and the underwriters who are taking a proportionate approach to fire safety cover and I thank insurers in advance for using it.'

The clause intends to provide insurers with increased confidence in risk management processes employed within the construction sector.

Chris Jones, IUA director of Legal and Market Services, stated: 'Our new model clause sets out a number of key risk management processes that will ensure work being carried out is conducted within recognised industry standards. This will help improve accountability for safety measures and foster an investment in quality construction'.

The publication of the clause comes shortly after a difficult period within the market, for construction professional indemnity insurance, following the potential for historic liabilities to develop into future claims post-Grenfell. Whilst each new risk must continue to be assessed on a risk-by-risk basis, the clause is a welcome development for underwriters as it encourages greater confidence in offering effective insurance solutions for future work.

Copies of the IUA Building Safety Fund Cladding and Fire Safety Limited Exclusion and Aggregation Clause are available to download via [the association's model clauses website](#).

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## Contents

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[The Word, September 2022](#)

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[Don't have your head in the sand - Syndicates to assess reinsurance assumptions](#)

---

[IUA publishes cladding remediation clause](#)

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[Continuous cover in Australia - CIMIC Group Ltd v AIG Group Ltd & Ors](#)

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[Climate change litigation – are you protected?](#)

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[Words really do matter, so confirms another scientific study.](#)

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