CIVIL ENGINEERING COMPLETED RISKS (CECR) IN BUILDING CONSTRUCTION

Overview of Insured Perils,
Exclusions, and Claim Settlements

NOVEMBER 16, 2026



UNDERSTANDING CECR

Civil Engineering Completed Risks (CECR) covers completed civil works after practical completion.

It protects finished structures against sudden, unforeseen physical loss or damage from insured perils.

CECR safeguards the value of completed works, supporting owners and contractors.

Coverage applies typically from practical completion until the end of the maintenance period.



INSURED PERILS UNDER CECR

01 Natural events causing damage to completed works

02 Accidental damage from collapse, fire or explosion

03 Third-party impact damage and vandalism

04 Mechanical or structural failure after completion



EXCLUSIONS IN CECR POLICIES

01 | Faulty design, workmanship, or materials

02 | Wear and tear, gradual deterioration

03 | Damage due to lack of maintenance or inherent defects

04 | War, terrorism, and nuclear risks



CLAIM SETTLEMENT EXAMPLES

01

STRUCTURAL COLLAPSE DUE TO FLOOD DAMAGE

Heavy flooding caused foundation failure and partial collapse.

Claim settled for repair and reinstatement of affected structures.

02

FIRE DAMAGE POST-COMPLETION

A fire incident damaged completed interiors and building systems.

Insured loss assessed and claim settled for restoration and replacement.

Every claim reinforces risk protection and the **value of CECR coverage.**



SUMMARY AND NEXT STEPS

CECR provides critical protection for completed civil works

Understanding perils and exclusions strengthens risk management

Timely reporting and documentation ensure smooth claims

Contact us for guidance and support

