



Our business is your protection

TMD insurance brokers: your chartered construction insurance experts

Understanding JCT non-negligence insurance (party wall insurance)

Whether commercial or high-value residential, construction projects carry an inherent risk of damage to neighbouring properties, even when every precaution is taken. JCT Non-Negligence Insurance (also known as Party Wall Insurance or 6.5.1 Insurance) protects you against financial liability when no fault can be established, filling a critical gap left by standard policies.

This cover is crucial for commercial and residential projects, protecting against unforeseen structural issues that fall outside the scope of Public Liability and Contractors All Risks insurance.

Why choose JCT non-negligence insurance?

- **Protection against unforeseen damage**

Even when best practices are followed, construction activities can unintentionally damage nearby properties. This policy covers risks like vibration, subsidence, heave, and weakening of support - gaps not typically covered by Public Liability or Contractor All-Risks insurance.

- **Legal & contractual compliance**

Many JCT contracts require this coverage, which ensures that all parties involved - contractors, property developers, and investors are all protected against financial risk.

- **Third-party property safeguard**

When working near existing buildings, even minor ground movement or structural impact can lead to costly claims. This insurance shields you from financial exposure in such situations.

Real-life claim scenarios

- **High-value residential renovation:** A contractor working on an extensive refurbishment of a luxury property unknowingly causes structural shifts in a neighbouring high-end home. Despite following best practices, minor cracks appear in the walls, and bespoke interior finishes sustain damage. Since no negligence is found, JCT Non-Negligence Insurance covers the costly repairs, protecting both the contractor and property owner.

- **Subsidence damage:** Foundation work on a commercial development causes slight ground movement, leading to cracks in the walls of an adjacent building. Although no negligence is proven, the affected property owner pursues repair costs. JCT Non-Negligence Insurance steps in to cover the expenses.

- **Vibration impact:** Piling works for a new structure, resulting in unexpected vibration damage to nearby buildings. There is no breach of duty by the contractor, but the repair costs are still substantial. With this insurance in place, the financial burden is covered.

Where TMD can help

As Chartered Insurance Brokers operating in the Construction Sector for 50 years, we offer specialist advice tailored to each project's unique risks. Our expertise ensures comprehensive coverage, from securing the right cover to dedicated claims support, allowing you to focus on delivering exceptional results without financial uncertainty and protecting your project.

Secure your project with expert insurance support

Don't leave your construction project exposed to unforeseen risks. JCT Non-Negligence Insurance ensures you're protected when the unexpected happens. At TMD, we simplify the process, providing expert advice and seamless cover placement.

Contact our team today to discuss your project and get the right protection.

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