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Damage from a latent defect is typically excluded from coverage under all risks property insurance policies. For example, a home owner discovers that his roof is decaying because the shingles were treated improperly with fire-retardant chemicals. Latent defects insurance is a form of insurance taken out in respect of specific new-build premises to provide cover in the event of an inherent defect in the design, workmanship or materials becoming apparent after practical completion. After a general discussion of latent defects and the role of liability insurance, this paper analyzes the terms of a modern general liability policy and explains why claims for latent defects based on the work or materials of subcontractors are covered by the policy. As a matter of English law (and under most standard forms of construction contract) the contractor will continue to be liable for latent defects until the expiry of the relevant limitation period. Liability Law and Latent Defects Insurance (Construction Industry Board) [Construction Industry Board] on bongodogdesigns.com *FREE* shipping on qualifying offers. This report provides a brief to Government on the provisions to be included in a Construction Contracts BillAuthor: Construction Industry Board.

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