



Singapore College  
of Insurance

Introductory Level

# When Projects Stall: Navigating Delay in Start-Up Insurance

Register Now



18 May 2026



7 CPD hours



9.00 p.m. to 5.00 p.m.



Singapore College of Insurance



Delay in Start-Up (DSU) insurance is often purchased for major projects, yet many insureds and practitioners are surprised when claims arising from delayed project completion fail or are heavily reduced. This course focuses on **how DSU actually works in practice**, rather than an exhaustive theoretical treatment.

Designed as a **practical one-day programme**, the course explains the core mechanics of DSU insurance, its dependency on insured physical damage under CAR/EAR policies, and the most common reasons DSU claims become disputed. Participants will gain clarity on waiting periods, indemnity periods, and the distinction between insured and uninsured delays, supported by **targeted case examples**.

The emphasis is on **what practitioners need to know to avoid costly misunderstandings**—whether at underwriting, placement, or claims stage—rather than deep technical modelling or legal analysis more suitable for advanced or multi-day programmes.



## Target Audience

This course is suitable for:

- Underwriters and brokers handling CAR, EAR, or DSU placements
- Claims practitioners involved in construction or engineering losses
- Risk and insurance managers of project owners and developers
- Reinsurance professionals seeking a practical overview of DSU exposure



## Key Learning Outcomes

At the end of the programme, participants should be able to:

- Describe the purpose and scope of Delay in Start-Up (DSU) insurance
- Understand the dependency of DSU cover on insured physical damage
- Identify common coverage gaps and misunderstandings in DSU claims
- Explain how waiting periods and indemnity periods operate
- Recognise why DSU claims frequently fail or are reduced
- Apply practical insights from case examples

## Programme Outline

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### DSU Insurance – The Essentials

- What DSU is (and is not) designed to cover
- Typical projects and loss scenarios
- Relationship between CAR/EAR and DSU

### How DSU Coverage Is Triggered

- Insured physical damage as a prerequisite
- Insured vs non-insured causes of delay
- Waiting periods and indemnity periods (practical explanation)

### Common DSU Problem Areas

- Non-damage delays and grey areas
- Project changes, mitigation, and overlapping causes
- Why expectations often differ between insureds and insurers

### DSU Claims in Practice

- Notification and basic proof of delay
- Linking physical damage to financial loss
- Typical points of dispute

### Case Examples and Key Takeaways

- Short case studies illustrating successful and failed DSU claims
- Practical lessons for underwriting and claims handling



## Programme Fee

**S\$414.20** (inclusive of 9% GST)

Participants who register at least two months prior to the course commencement date will be entitled to a 10% Early Bird Discount.

A 10% Group Discount is also applicable for organisations registering a minimum of three participants.

Please note that the Early Bird and Group Discounts are not cumulative.



### Programme Leader

**Tijen Joshi**

Senior Vice President  
MSIG Asia, Singapore

**Tijen Joshi** is a Senior Vice President at MSIG Asia, Singapore, specialising in Renewable Energy, Power and Construction risks across underwriting, reinsurance and claims. A qualified engineer and insurance professional, she holds a Bachelor of Engineering, ACII, and ARM (CPCU). With extensive experience in complex energy and infrastructure projects across Asia, Tijen brings a strong technical and risk-based perspective to insurance solutions supporting the energy transition.

