

# Self-Build Site Insurance

## Insurance Product Information Document

**Product:** BuildCare Self-Build Site Insurance

This insurance is provided by Self-Build Zone which is a trading style of Sennocke International Insurance Services Ltd who are registered in the UK. The insurance is underwritten by XL Catlin Insurance Company (UK) Insurance Company Limited. Sennocke International Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 309040.

This Insurance Product Information Document contains only a summary of the insurance cover. The full terms and conditions of the insurance, including for example complete information on exclusions, your obligations, how to make a claim, and your complaints and cancellation rights, can be found in your Policy Document and Certificate of Insurance. You should read your Policy Document and Certificate of Insurance carefully to ensure your cover meets your needs.

### What is this type of insurance?

Your Self-Build Site insurance cover protects your New Build Home, Renovation or Extension of an existing home, or Conversion of another property to become your new home, during the construction phase and includes your Liability to members of the public and Temporary Employees, Personal Accident for you and your family members named on the policy. It can also cover items of construction plant which you have purchased or hired for use on your project and any Residential Caravan and Contents if you plan to live on site during works.



### What is insured?

- ✓ All Risks of physical loss or damage to new works, temporary works, Existing Structure (where applicable and noted in the policy schedule), materials for use in or on the project for which you are responsible.
- ✓ Liability to members of the public for personal injury or damage to their property as a result of negligence during your works.
- ✓ Liability to Employees or Temporary Employees for illness or injury sustained as a result of their work for you.
- ✓ Employees' tools and personal effects.
- ✓ Compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events, to you or any immediate family member living with you

### Optional cover you may have chosen

- Construction plant, scaffolding, tools and equipment, Site Huts and Temporary Buildings and their contents, owned by you or for which you are responsible and for use during the works.
- Property hired in for which you are responsible and for use during the works.
- Residential caravan and contents.
- Your personal possessions kept in the caravan.



### What is not insured?

- ✗ Existing damage caused before the start of the insurance or deliberate damage caused by you, any immediate family member or any contractor.
- ✗ Indirect loss or damage.
- ✗ Licenced road vehicles.
- ✗ Loss or damage directly or indirectly caused by an act of Terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage by or under the order of any government or public or local authority.
- ✗ Mechanical failure of construction plant.
- ✗ Money of any description.
- ✗ New for old replacement.
- ✗ Suicide or injury as a result of attempted suicide or self-inflicted injury, aviation other than as a passenger, active service in any of the regular armed forces, participating in winter sports or other hazardous pursuits or pastimes.
- ✗ Wear and tear, rust, mildew, action of vermin or insects, atmospheric or climatic conditions or gradual deterioration.



### Are there any restrictions on cover?

- ! Policy Excess – You will be responsible for the first £250 of each and every occurrence other than in respect of Theft which is £250 for the first occurrence and £750 for each subsequent claim. In respect of claims for Employee Tools and Personal Effects you will be responsible for the first £25 of each and every occurrence.
- ! The Limit of Liability for new works shall not exceed 125% of the Professional Reinstatement Cost stated on the Schedule of Insurance.
- ! Where applicable the Limit of Liability for any Existing Structure shall not exceed 110% of the Professional Reinstatement Cost stated on the Schedule of Insurance.
- ! The maximum Limit of Liability for any one item of owned or hired plant, Site huts or Caravans is £20,000 unless otherwise agreed.
- ! The Limit of Liability for Employees' Tools and Personal Effects is £2,000 any one site, and £500 for any one employee.



### Where am I covered?

- ✓ The product provides cover for your project in the United Kingdom, the Channel Islands and the Isle of Man.



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided throughout the period of cover.
- You must tell us as soon as you become aware of any loss or damage which may lead to a claim.
  - Notification must be given as soon as possible in writing to Insurers representatives.
  - Written notification of all the items subject to your claim must then be advised to Insurers as soon as possible.
  - Full supporting information in respect of any loss or damage must be provided within 30 days after initial notification.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



### When and how do I pay?

You must pay for your policy in full at point of sale. Payment can be made by credit or debit card.



### When does the cover start and end?

Your cover will start **on the date you specify** and will end EITHER on **the date specified** and confirmed in the Schedule of Insurance determined by the period of cover offered for your project OR when the project is complete, whichever is the earlier. This forms the term of your policy.

We offer fixed periods of cover for 3,6,9,12,18 and 24 months. The policy is not renewable. You will need to apply for a further period of cover if your project is not completed before the expiry date specified in the Schedule of Insurance.



### How do I cancel the contract?

You can cancel the policy within 14 days of receiving your policy documentation by writing to the administrator, Self-Build Zone. Contact details can be found within your policy documentation.