

# Self-Build Insurance

## Insurance Product Information Document

**Company:** Zurich Insurance plc

**Product:** Construction Combined Policy



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This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

Under a contractors 'all risks' section self-build insurance provides cover for contract works and materials, tools, construction plant, temporary buildings (including contents) and hired-in plant used on site for your self-build project.

The policy provides public liability cover in connection with your project should you be held liable for injury to third parties or damage to their property. Employers' liability cover is included for instances where workers on site are under your supervision and direction.



### What is insured?

#### Cover for your self-build project

- ✓ Loss or damage to contract works and materials. The costs to repair, replace or rebuild your self-build project up to the point where loss or damage occurred.  
*Your sum insured should represent the total build value of the project and will be shown in your schedule.*
- ✓ Loss or damage to contract works and materials during transit (other than by sea or air) to or from the contract site.
- ✓ Contract works and materials stored away from the contract site in the UK (£250,000).
- ✓ Professional fees and the costs of redrawing plans.
- ✓ Other parties included where required by the terms of any construction contract.
- ✓ Reasonable extra expenses included for expediting repair or temporary repair.
- ✓ The costs of debris removal following loss or damage.
- ✓ Additional costs of reinstating the self-build project required to comply with any new regulations or bye-laws.
- ✓ Completed buildings cover applies for up to 90 days after completion of the works.
- ✓ The tools and personal effects of anyone employed by you whilst on the contract site (£1,000).
- ✓ Owned construction plant and equipment (£10,000 with options for £30,000 or £50,000).
- ✓ Owned temporary buildings on site including fixtures and fittings (£30,000).
- ✓ Household contents whilst in temporary buildings or the self-build project building (£5,000).
- ✓ Hired-in construction plant, equipment or temporary buildings (£10,000 with options for £30,000 or £50,000).
- ✓ Hired-in construction plant continuing hiring charges where required by the hire contract (£5,000).
- ✓ Recovery costs of owned or hired-in construction plant where the item has become accidentally immobilised.

#### Cover for you

- ✓ Legal liability – your personal liability for injury, death or property damage arising from the self-build project (£2,000,000 or £5,000,000 increased to £10,000,000 for injury to people working directly under your supervision and direction).
- ✓ Employer's liability for injury to people working directly under your supervision and direction (£10,000,000).
- ✓ Includes liabilities and legal costs in connection with legislation such as the Health & Safety at Work etc. Act 1974.

#### Optional additional covers if selected

- Damage to structures which existed on site prior to the commencement of the self-build project caused by a specified peril during the project.

*Your sum insured and the specified perils included within the scope of cover will be shown in the schedule.*

- Personal Accident cover in the event of death, loss of limb, sight, speech or hearing arising from an accident on the project site or in transit thereto or therefrom.

*Your sum insured will be shown in the schedule.*



### What is not insured?

#### Cover excludes

- ✗ Structures or part built structures which existed on site prior to the commencement of the self-build project (*unless optional existing structures is selected*).
- ✗ The costs of rectifying contract works which are defective in material, workmanship, design, plan or specification or damage caused to other contract works to enable the rectification.
- ✗ Theft of any unfixed non-ferrous metals unless you are on site or they are stored in a secure building or container at the time of the theft.
- ✗ Loss identified during inventory checks unless such loss is identifiable with a specific occurrence and notified to the Police.
- ✗ Any contract works involving excavation below 5 metres, piling, underpinning or work in, over or adjacent to tidal waters unless agreed by us prior to commencement.
- ✗ Wear and tear or other gradually occurring causes including mildew and rot.
- ✗ Mechanical or electrical breakdown (except negligent damage as provided for under hired-in plant).
- ✗ Any waterborne or airborne craft or property situated thereon.
- ✗ War, invasion, rebellion, revolution, requisition by Government, nuclear contamination or pressure waves from aircraft travelling at sonic or supersonic speeds.
- ✗ Deliberate or criminal acts by you.
- ✗ Consequential losses arising from delays in completion of the project or guarantees of performance or efficiency.
- ✗ Cash, cheques, banker's drafts, precious metals or articles made therefrom.
- ✗ Any liability arising out of any asbestos, asbestos fibres or any product containing any asbestos.
- ✗ Damage or liability arising out of motor vehicles unless designed primarily for use as a tool of trade.
- ✗ Damage arising out of virus or similar mechanism, hacking or denial of service to any computer.



### Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.
- ! We will not pay for theft of or malicious damage to household contents except following forcible or violent entry to or from any building.
- ! Optional personal accident cover can only apply to persons between 16 and 70 years of age.

#### Limits which apply

- ! Owned and hired-in construction plant limit any one item will vary depending on total sum insured selected.



## Where am I covered?

- ✓ The contract site address of the self-build project shown in your schedule, extended to include contract works and construction plant temporarily removed or in transit at any situation within the United Kingdom.



## What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. if the original project price increases or you employ a site manager).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Preserve any damaged or defective property which may be required as evidence for a claim.
- Not admit liability or settle any claim from a third party without our consent.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Inform us if work stops on the project for more than 3 months.

*Your policy may not be valid if we do not have the correct information.*



## When and how do I pay?

Payment is required in full at time of purchase.



## When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for the period of insurance stated in the schedule.

You may extend your policy further if your project runs beyond original timelines by contacting SelfBuild Insurance.



## How do I cancel the contract?

The policy is designed to cover your self-build project up to the maximum duration (period of insurance) stated in the schedule and cannot be cancelled once the 14 day cooling off period has expired. There will be no refund for early completion of the project.

*If you cancel within 14 days of receiving the policy (or subsequent extension of it) you will be entitled to a return of premium in respect of the unexpired portion of the period of insurance unless you have notified or made a claim.*

*Trade Direct may charge a small administration fee; please see the terms and conditions on their website for details.*

*Refer to Cancellation rights – cooling off period in your schedule.*

### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

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