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The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This policy provides cover against damage to your home, and additionally if insured, your legal liability as home owner, whilst construction works are being undertaken. This policy is organised around four key areas of cover, being material damage to your home and to the construction works, your liability as homeowner, your household contents, and finally your liability for damage to third party property as homeowner arising from the construction works where no negligence has occurred

Each of the four key areas of cover have their own policy section, in which cover is specifically defined, and supplemented by additional General Conditions, General Exclusions, Claims Conditions and other advices and procedure which apply to all of the policy sections



What is insured?

- ✓ **Section 1 - Material Damage**
- ✓ **Your construction works:** termed Contract Works, we will repair, reinstate, replace the damaged portions of the construction works if they suffer loss or damage or at our option, pay the amount of the loss in cash
- ✓ **Your home:** termed Existing Structure, we will repair, reinstate, replace the damaged portions of your home if it suffers loss or damage or at our option, pay the amount of the loss in cash
- ✓ Section 1 automatically extends to provide cover for;
 - Professional Fees – additional architect engineering or management fees incurred following loss
 - Debris Removal – the costs incurred for the removal of debris following loss
 - Expediting Expenses – the extra costs incurred in respect of express delivery or overtime following loss
 - Loss Minimisation Expenditure – expenditure you have incurred in minimising or averting loss
 - Reproduction of Plans and Documents – costs incurred in replacing construction works plans & documents following loss
 - Temporary Repairs – the costs of effecting temporary repairs following loss
 - Offsite Storage – construction materials stored away from the project site
 - Alternative Accommodation Costs - additional costs incurred by you for alternative accommodation following loss
- Full details of these automatic extensions can be found in your policy documentation
- ✓ **Section 2 - Third Party Liability**
- ✓ **Your legal liability:** we will pay all sums that you as the home owner become legally liable to pay as damages in respect of accidental:
 - (i) death, bodily injury or illness / disease,
 - (ii) loss or damage to third party material property,
 - (iii) loss arising from interference to property, happening in connection to the construction project



What is not insured?

- ✗ **Section 1 - Material Damage**
- ✗ Loss discovered following inventory or stock check
- ✗ Penalties or fines, or loss of money
- ✗ Rectification of pre-existing defects/damage
- ✗ Loss or damage arising from normal upkeep or wear and tear
- ✗ Loss or damage to and the cost to replace repair or rectify defective workmanship
- ✗ **Section 2 - Third Party Liability**
 - Liability arising:
 - ✗ (a) from deliberate acts
 - ✗ (b) from water vessels or craft
 - ✗ (c) under other compulsory liability insurance
 - ✗ (d) from employment by the home owner
 - ✗ (e) pollution or contamination
 - ✗ (f) from asbestos, fungi or bacteria
 - ✗ Your contractor will have no cover under this policy section

✓ **Section 3 - Household Contents**

✓ **Your household contents:** we will repair, reinstate, replace your damaged household contents if they suffer loss or damage or at our option, pay the amount of loss in cash. We will only pay up to fifty percent (50%) of the cost of replacing any undamaged parts of the household contents which form part of a pair, set, suite or part of a common design or function.

✓ **Section 4 - Non-Negligent Indemnity**

✓ **Your legal liability:** we will pay any expense, liability, loss, claim, or proceedings that you as the home owner may incur or sustain by reason of damage to any property **caused** by collapse, subsidence, heave, vibration, weakening of support or lowering of ground water arising out of or in the course of your construction works

✗ **Section 3 – Household Contents**

✗ Your contractor will have no cover under this policy section

✗ **Section 4 - Non-Negligent Indemnity**

Liability arising:

✗ (a) from the negligence of the contractor

✗ (b) from design error or omissions

✗ (c) from inevitable loss or damage

✗ (c) from penalties under contract

✗ (c) pollution or contamination

✗ Your contractor will have no cover under this policy section

✗ **General Exclusions**

The following exclusions apply to the whole of your policy;

✗ **Terrorism:** we won't cover loss, destruction, damage or liability resulting or arising from an act of terrorism or such following steps taken in relation to any act of terrorism

✗ **Radioactive contamination, and weapons:** we won't cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from radioactive contamination, nuclear installation or assembly, atomic or nuclear weapon, the properties of radioactive matter or any chemical, biological, bio-chemical or electromagnetic weapon

✗ **War risks:** we won't cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war

✗ **Cyber and Data:** we won't cover loss, damage, liability or expense caused deliberately or accidentally by any software (or similar), computer virus or computer related hoax, or to electronic data

✗ **Sonic bang:** we won't cover loss or damage directly occasioned by pressure waves caused by aircraft

✗ **Thatch:** we won't cover loss damage or liability arising from thatched roofs or such materials

✗ **Piling / Underpinning:** we won't cover loss damage or liability arising from piling/underpinning, unless the contractor is experienced, CFA or non-vibratory piling / hit and miss or sequential underpinning methods with pit width of 1200mm or less are used

✗ **Microorganism:** we won't cover loss damage claim cost expense or other sum arising from microorganisms



Are there any restrictions on cover?

- ✗ **Excesses:** we won't cover the first portion of any claim that you agree to pay (the excess), which will be confirmed on your policy schedule
- ✗ **Cessation of Contract Works:** there are additional conditions where the contract works cease, and no cover is provided if that cessation lasts for more than 60 consecutive days
- ✗ **Endorsements** may apply to your policy. These will be shown in your policy documents



Where am I covered?

- ✓ You are covered within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands



What are my obligations?

- You must take care when answering any questions. You must ensure that all information provided is accurate and complete
- You must tell your insurance broker or advisor with 14 days of you becoming aware of any changes in the information you have provided
- You must take all responsible steps to prevent loss, damage or any accident and keep the insured property in a good state of repair
- You must ensure that the contractor complies with The Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation (9th Edition or subsequently issued editions) where the contract price exceeds £2,500,000
- You must ensure that when unoccupied the existing structure is secured for your household contents
- You must take all practical steps, including where appropriate notifying the Police as soon as possible, to recover property or to discover the guilty person(s)
- You must tell us after the project has completed, a final contract value and completion date
- You must, in the event of loss damage or liability arising which leads to a claim, notify Sedgwick International UK on 0345 266 7631 / Ensurance@uk.sedgwick.com as soon as practically possible
- You must give all such assistance as we may require in the handling of any claim
- The parties to the policy are free to choose the law applicable to the policy. Unless agreed to the contrary, the policy will be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales



When and how do I pay?

You must comply with your broker or insurance intermediary requirements for payment. If you do not, we may cancel the policy



When does the cover start and end?

When your cover will start and end is shown on your policy schedule, as the Period of Insurance. It is your responsibility to ensure this period represents the period of the construction works and is amended where any change in the time required for the construction works occurs



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.