

SITE INSURANCE



Our Site Insurance policy is designed to cover your building project, whether it is a New Build, Extension, Renovation or Conversion. We offer an all-risk policy giving you the protection you need from start to finish.

What is Site Insurance ?

The policy covers the project from the point you assume liability on the land or even a property that is to be demolished and continues whilst you are sorting out planning permission.

As works start, the policy responds by covering the works in progress and materials. It's quite likely that you will have plant, tools and equipment on site or maybe even a residential caravan and these can be covered if required.

Accidents do happen. People working on site, whether it be family, friends or third-party contractors, do get injured and that is an unfortunate fact. Obviously, we try to minimise the risk by making Health and Safety information available, but it is very important that both you and they are adequately protected. This is why we also include Public Liability and Employer's Liability cover.

Extension/Renovation Projects

When starting a project, it is important to inform your buildings and contents insurer that you will have works ongoing. The cover may then be limited or withdrawn, meaning you will need alternative cover for the duration of the build.

One of the risks of a project involving work to an existing structure is consequential damage as a result of the new work.

A Site Insurance policy will cover not just the materials, risks and liabilities of the project but damage to your home too.

Flexibility

Site Insurance can be purchased in periods of 12, 18 or 24 months. If required, these policies can be extended in line with the duration of your build for 3, 6, or 9 months.

If you have a shorter build time, or are part way through a project, we can also offer these short-term policies initially.

Contracts

Homebuilding projects can be complex affairs because of the diversity of trades working on the site with a variety of risks and exposures.

Over many years we have become only too aware of the many circumstances surrounding claims and we understand that causes our client headaches and stress. To avoid the problems, it is essential you use properly constructed and written contracts. We have known people to lose tens of thousands of pounds because they failed to use proper written contracts.

Remember, the burden of proof is your responsibility if a claim is to succeed. It is vital that you use them for everything from taking on professionals and contractors to tradesmen and suppliers.

Perhaps Your contractor is insured?

To start with, make sure that you see an original policy. Not a photocopy and check the limits/sums insured as well as renewal dates. Relying on your contractors or tradesmen insurance cover may not always be the correct course of action.

Many contractors only have Public Liability cover which isn't sufficient as no-one is taking full responsibility for the works in progress. Public Liability insurance only covers negligent acts and it is sometimes a very lengthy and costly process to prove this. A nearly completed build that is badly damaged by fire, whether accidental or caused by vandalism is a serious loss that doesn't bear thinking about, so don't leave it to chance.

Excellent cover backed by years of experience and knowledge

We believe you should have the best possible insurance solutions for your project, which is why our products have inbuilt flexibility and realistic levels of cover. You will find that our Site Insurance packages offer many options of cover. Especially when it comes to things such as Party Wall Liability, without the requirement to purchase expensive additional insurances.

Our Site Insurance Covers you for:

(these apply to BOTH New Build and Home Improvement Site Insurance Packages unless specified otherwise)

Cover Selection

Sums Insured/Limits of Liability

Policy Flexibility

3, 6, 9, 12, 18 & 24 month option available

Existing Property/Buildings

Up to 110% of the Professional Reinstatement Value

New Build Works, Temporary Works & Materials for the project

Up to 125% of the Professional Reinstatement Value

Public Liability

You choose up to a maximum of £5 million for any one event

Employers' Liability

£10 million for any one occurrence

Hired Plant, Tools & Equipment

You choose up to a maximum of £50,000 (Single Item Limit £20,000)

Own Plant, Tools & Equipment

You choose up to a maximum of £50,000 (Single Item Limit £20,000)

Residential Caravan, Site Huts, Containers

You choose up to a maximum of £30,000 (Single Item limit £20,000)

Contents of Caravan

You choose up to a maximum of £30,000 (Single Item Limit £20,000)

Employees' Tools & Personal Effects

You choose up to a maximum of £500 per employee/£2000 per site

Legal Expenses

Up to £50,000 in any one Claim

All Risk Personal Possessions

£5,000 maximum (*£1,000 any one item*)

Personal Accident

Up to £20,000

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