

Construction Combined

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Self Build

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

This policy is designed specifically for the insurance needs for those individuals undertaking a self build home project. It covers such things as fire, flood, storm, theft and subsidence – as described in our policy booklet.



What is insured?

Contract Works

Cover on an All Risks basis for damage to the property insured including Works, Your Plant, Hired in Plant, Employee's Tools (where specified in the Schedule)

- ✓ Offsite storage of materials that are separately stored and identified for inclusion
- ✓ Transit to and from your contract site anywhere in the UK, including the loading and unloading of vehicles
- ✓ Redrawing and rewriting plans and documents up to £25,000 following a loss
- ✓ Continuing hire charges as a result of damage to hired in plant
- ✓ Replacement of immobiliser lock if keys are lost or stolen

Employers Liability

Protection against your legal liabilities for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses

- ✓ Legal costs and expenses in defending prosecutions under all relevant health and safety legislation

Public and Products Liability

Protection against your legal liabilities for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

- ✓ Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- ✓ Employees' and visitors' personal belongings
- ✓ Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- ✓ Court attendance



What is insured? Continued...

Optional cover

- Terrorism
- Buildings – existing structures forming part of the construction project



What is not insured?

- ✗ Gradual deterioration or wear and tear, faulty or defective design, materials or workmanship
- ✗ Repair to or replacement of your plant or hired in plant caused by its own mechanical or electrical breakdown, failure, breakage or derangement unless it is for hired in plant which you are responsible under the terms of a hire agreement
- ✗ Damage to existing structures
- ✗ Pollution or contamination
- ✗ Motorised vehicles licensed for road use
- ✗ Payments for penalty clauses or fines for late completion
- ✗ Bodily injury to an Employee carried in or on, entering or alighting a vehicle licensed for road use
- ✗ Exposure to/inhalation of, fear of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos.

Optional cover – what's not insured

- Damage caused by Storm or Flood to existing structures that are not watertight



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
 - the excess (the amount you have to pay on any claim)
 - monetary limits for certain covers, and/or
 - clauses that exclude certain types of loss or damage



Where am I covered?

- ✓ At the contract site that you're insuring – as long as its within the United Kingdom, Channel Islands or Isle of Man



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your insurance adviser immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet



When and how do I pay?

You can pay your premium all at once by credit card / debit card.



When does the cover start and end?

From the start date you select, for the period shown on your policy schedule, or until sign off by building regulations, whichever is the sooner.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase (or from the day you receive your policy if this is later).
If you cancel before the cover starts we'll refund the premium you've paid.
To cancel, please contact your insurance adviser.