Protek Self-Build Site Insurance

Company: **This insurance is provided by Protek Group Limited (registered in England and authorised and regulated by the Financial Conduct Authority (Firm Reference Number 999394).**

Underwriter: **This insurance is underwritten by QBE UK Limited (authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registration number 202842)**

Product: Protek Self Build Site insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by us or your insurance broker.

What is this type of Insurance?

This policy is designed to provide insurance cover for damage to property and liability arising from your new build, extension, renovation or conversion building project at the site address whilst it is undergoing the building works.

What is insured?

Contract Works

✓ Loss or damage to the contract works whilst on the contract site and whilst in transit to and from the site.

Employees Personal Tools and Effects

✓ Loss or damage to employees' personal tools and effects whilst on the contract site

✓ Maximum of £500 any 1 employee & £2,000 any one loss.

Owned Plant, Tools and Equipment (Optional Contract Works cover)

Loss or damage to construction plant, tools and equipment owned by the policyholder for use in the construction, renovation, extension or conversion of the contract works

Hired Plant, Tools and Equipment (Optional Contract Works cover)

Loss or damage to hired-in construction plant, tools and equipment whilst in the Policyholder's custody or control and continuing hire charges as a result of loss or damage to hired-in plant or equipment for which you are responsible

Employers' Liability £10,000,000 limit of indemnity

✓ Bodily injury or disease to your employees and defence costs

Public and Products Liability £2,000,000 limit of indemnity (£5,000,000 Optional)

✓ Accidental death or accidental personal injury to any person (other than an Employee)

✓ Accidental loss or damage to material property

What is not insured?

Construction Works 'All Risks'

✘ The Excess amount stated in the Insurance Certificate

✘ Inventory losses

✘ Motor vehicles

✘ Multiple lifting operations

✘ Airborne or waterborne vessels or craft marine rig platforms

✘ Wilful acts or wilful neglect by the Policyholder

✘ Change in the water table level

✘ Pollution or contamination damage

Contract Works

✘ Normal upkeep

✘ Defect in design, plan specification, materials or workmanship

✘ Unauthorised use or occupancy (other than as dwellings)

✘ Loss or Damage for which the Policyholder is relieved under the contract.

✘ Theft of unfixed non-ferrous metals

Owned Plant, Tools and Equipment & Hired-In Plant, Tools and Equipment

✘ Plant breakdown or explosion

✘ Excluded attachments

✘ Materials treated

✘ Gardening tools, machinery or equipment.

Employers' Liability

✘ Offshore work

✘ Road traffic legislation

Public & Products Liability

✘ Ownership or use of any mechanically propelled vehicles

✘ Loss of or Damage to material prior to installation

✘ Cost of recall or guarantee

Personal Possessions

✓ Loss or damage to the policy holder's personal possessions (including clothing, jewellery, watches, binoculars, musical and photographic equipment) up to £5,000 any one loss.

✘ Products knowingly sold or supplied for use in aircraft or spacecraft or exported to the United States of America or Canada

✘ Property in the custody or control of the Policyholder

Personal Possessions

✘ Theft from any unattended vehicle

✘ Wear and tear

✘ Electrical and mechanical breakdown

✘ Contact lenses and hearing aids

✘ Sports equipment

✘ Business goods, money and bank cards

Are there any restrictions on cover?

! Loss or damage caused by or attributable to the new works to any party wall or structure of any neighbouring property is excluded unless specifically agreed in writing by Protek and before the new works have started.

Where am I covered?

✓ The United Kingdom of Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

What are my obligations?

- **Personal lines customers (consumers) only**: you must take reasonable care not to make a misrepresentation when answering questions or providing information – giving inaccurate or incomplete answers on forms and documents could invalidate your cover and result in claims not being paid.
- **Commercial customers only**: you must fairly present the risk(s) you want to insure by disclosing all material facts and circumstances and you must notify us immediately if they change during the policy period – failure to do so could void your policy or result in claims not being paid.
- You must comply with all the terms and conditions in your policy – failure to do so could affect your cover.
- You must notify us as soon as reasonably possible and within 3 months of any circumstances which may give rise to a claim.

When and how do I pay?

- You should make payment to us or your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.

When does the cover start and end?

- It will last from the commencement date of the insurance shown in the Insurance Certificate until the expiry date as shown on the Insurance Certificate or until the works are signed off as complete by the Building Control Body and the property has been taken into full use.

How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, within 14 days from the inception date or receipt of the policy documents whichever is later please contact Protek or your insurance broker.
- You can cancel the insurance cover at any time after this by informing Protek or your insurance broker.
- Please note cancellation of the policy will be subject to Protek's cancellation terms, conditions and administration charges.