

self-builder.com



# site insurance



The complete self-build insurance solution...



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- Optimum Insurance Solution
- Comprehensive Site Insurance
- Valuable Risk Management



**FREEPHONE**  
**0800 018 7660**



# Introducing the Optimum

## INSURANCE SOLUTION

Building a home either through the new build or conversion route is perhaps one of the most complex tasks you could undertake - but the rewards are substantial.

Insurance is essential, it needs to cater for the entire project from the moment you exchange on a plot or building, right up to the day you move-in.

self-builder is an invaluable product that caters for two distinct areas.

- Site Insurance
- Risk Management



From the outset, careful planning will become a major feature in your self-build and may include raising the finance, buying the plot, planning applications, Building Regulations and that's even before you start to manage the building or conversion process.

Many risks can arise during the construction or conversion process, including **Accidents, Fire, Theft, Storm Damage** and **Vandalism** - whatever may happen will certainly impact on the project both financially and through time lost. Flexible insurance will remove the threat these risks have to your considerable investment and **self-builder** is the most comprehensive package you can purchase.

The **self-builder** product also includes invaluable guidance on several key areas of your responsibility including the Construction (Health, Safety and Welfare) Regulations together with advice on Managing Fire Safety, Electrical Safety, Avoidance of Underground services, Combatting Plant Theft, Safety in Roof Work and Slips, Trips and Falls.

This assistance will improve your risk and is rewarded in the form of **competitive premiums**.

To obtain a quotation couldn't be simpler just logon to [www.self-builder.com](http://www.self-builder.com) or call **FREEPHONE 0800 018 7660**

Cover can be purchased securely on-line and your risk schedule, policy wording and premium receipt is down-loadable 24 hours a day.

If you are not on-line, our telweb centre will be pleased to process your enquiry, just call **FREEPHONE 0800 018 7660**

Site insurance should be taken out when you exchange contracts on your plot or building conversion, to provide adequate Public Liability cover

# Providing Self-builders with Comprehensive

## SITE INSURANCE

By taking out a self-builder policy you will safeguard your considerable investment.

A Loss, be it fire, storm damage, theft or vandalism can put a heavy burden on you resources, **self-builder** will relieve you of that burden.



### Section 1 - Contract Works

You are covered for all items within this section for 24 months or until residence is taken up (which ever is sooner) on an 'All Risks' basis. An Excess of £250 is applicable to all claims other than claims for employees tools and personal effects where the excess is reduced to £50 each claim.

If conversion of an existing structure forms all or part of the project, cover can be included within the package on an 'All Risks' basis for the full length of the project.

### Section 2 - Liabilities

**Employers Liability** - a legal requirement, is provided to indemnify you against your legal liability to pay compensation for bodily injury, disease, death, or nervous shock sustained by your employees, arising out of the building work.

**Public Liability** - You are covered up to an indemnity limit of £5,000,000 against legal liability to any other person for bodily injury or death or damage to others property arising out of the building work. The cover includes legal costs and expenses. Cover is automatically provided where a local authority requires you to sign an indemnity to cover your legal liability for damage to mains drains or road reinstatement. An excess of £250 is applicable to all claims.

**\*Contaminated Land Indemnity** - If you are considering building on a brown field site, this insurance will safeguard you against any future requirement to pay for remediation cost, details are available if required.

### Section 3 - Miscellaneous

You are covered for **Legal Expenses** to pursue an action through the dispute courts arising from the project.

**Personal Accident** compensation is provided for your family against temporary and permanent disablement and/or broken bones caused through accidents 24 hours a day for the duration of the project.

**\*Defective Title, Restrictive Covenants, Critical Illness and Loss of Planning Permission** is available if required, please contact us for more information.

**\* Optional Cover**

Cover section limits at a glance -

Self-builder has generous limits which will be sufficient for most projects, however you can increase the limits on all sections at any time by either logging onto your profile at self-builder.com or by calling the telweb centre.

The package will meet and exceed the requirements of any lender.



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## Section 1 - Contract Works

- Building Works, Temporary Works & Materials  
- Up to 125% of the Professional Reinstatement Cost
- Existing Structure (Conversion project)  
- Up to 110% of the Professional Reinstatement Cost
- Own Plant, Tools and Equipment  
- Limit £20,000
- Hired Plant, Tools and Equipment  
- Limit £20,000
- Site Huts and Residential Caravan  
- Limit £20,000
- Employees Tools and Personal Effects  
- Limit £2,000

## Section 2 - Liabilities

- Employers Liability  
- Limit of Indemnity £10,000,000
- Public Liability  
- Limit of Indemnity £5,000,000
- Products Liability  
- Limit of Indemnity £5,000,000
- \*Contaminated Land Indemnity  
- Limit of Indemnity £2,000,000

## Section 3 - Miscellaneous

- Legal Expenses  
- Up to £25,000
- Personal Accident & Broken Bones  
- Up to £10,000
- \* Critical Illness  
- Up to £50,000
- \* Defective Title  
- As Required
- \* Restrictive Covenants  
- As required
- \* Loss of planning  
- As required

**\* Optional Cover**

# Providing Self-builders with Valuable

## RISK MANAGEMENT

A Risk management resource is provided in addition to your policy and will greatly assist you in minimising the risks inherent within the building industry.

By helping you to minimise that risk, we are able to offer competitive premiums and at the same time assist you in increasing productivity on your project.

- Increase Productivity
- Reduce Costs
- Health & Safety

### The Construction (Health, Safety and Welfare) Regulations 1996

You will invariably be responsible for Health and Safety on site in Accordance with the Construction (Health, Safety and welfare) Regulations 1996 and this section of the cover will provide you with the information you need to comply with them.

In addition there are The Construction (Head Protection) Regulations 1989, The Construction (Lifting Operations) Regulations 1988 and The Construction (Design and Management) Regulations 1994 which may also be applicable.

### Providing Essential Advice

We take the provision of useful help and advice seriously and you will receive a guide to The Construction (Health, Safety and Welfare) Regulations 1996 with our compliments.

- Underground Services
- Safety in Roof Work
- Slips, Trips and Falls
- Managing fire Safety
- Combatting Plant Theft
- Electrical Safety



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The Self-builder package  
is arranged and  
administered by: -



- INSURANCE BROKERS
- RISK MANAGERS
- FINANCIAL ADVISORS



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