



THE COMPLETE SELF-BUILD INSURANCE SOLUTION

 self-builder
PROTECTING YOUR DREAMS



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Creating your dream home is one of the most rewarding but difficult projects you will undertake.

As a specialist insurance provider to self-builders, we understand the myriad of problems you face which is why we aim to make your life as easy as possible.

Insurance should be an essential element of your planning since any significant incident might threaten your investment and dream. The building or work-in-progress is a clear concern but loss or damage to plant or materials can all delay your project with the associated attendant costs and aggravation. In an increasingly litigious society the risk of injury to third parties or employees and volunteers is equally important.

Of course any lender will require evidence that adequate site insurance has been arranged on exchange of contracts. Even where land is being purchased Public Liability insurance should be in force. Underwritten by a leading UK insurer our policy provides the financial strength and credentials to satisfy lenders.

- Cover can be provided from the moment you exchange to the day you move in. Once completed, we also offer tailored household insurance so that the home of your dreams is properly protected.
- We cater for conversions, renovations and extensions as well as new build projects.
- Comprehensive cover at competitive premiums.
- Underwritten by a leading UK insurer.
- Clear quotations and policy wording.

Recognising that a self-build is not a 9 to 5 job, quotations and policy details are available **24 hours a day under the site insurance section at www.self-builder.com.**

A 10% discount is given for quotations obtained on-line.



Our service is not limited to the Internet however and full support including quotations, policy queries and claims administration is available from our team. Simply call

FREEPHONE 0800 018 7660.



PROVIDING SELF-BUILDERS WITH COMPREHENSIVE SITE INSURANCE

Any loss can put a heavy burden on your resources, Self-builder can help to relieve you of that burden.



SECTION 1 - Contract Works

You are covered for all items within this section for up to 24 months or until residence is taken up (whichever is sooner) on an 'All Risks' basis including subsidence. 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, volunteers or helpers for which you are responsible arising out of the building work.

Public Liability - You are covered against legal liability to any other person for bodily injury or death or damage to others property arising out of the building works. The cover includes legal costs and expenses. An excess of £250 is applicable to all claims.

This section can be extended to include JCT Clause 21.2.1 insurance.

SECTION 3 - Personal Accident

In the unhappy event of an accident incapacitating you or an immediate family member the policy provides compensation to assist with any increased costs arising through delayed completion of the project.

SECTION 4 - Legal Expenses

The policy provides valuable cover for legal expenses arising from specified actions occurring during the project. These include the eviction of squatters and disputes with contractors and suppliers.

In addition to the core covers of our policy, Self-builder can also provide you with advice and quotations for:

- **Defective Title.**
- **Restrictive Covenant.**
- **Critical Illness.**
- **Contaminated Land Insurance.**



The cover and limits at a glance. These standard limits may be varied on request.

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 £30,000 (£20,000 limit any one item).
- **Hired Plant, Tools and Equipment** - Limit £30,000 (£20,000 limit any one item).
- **Site Huts and Residential Caravan** - Limit £30,000 (£20,000 limit any one item).
- **Contents of Site Huts and Residential Caravan** - Limit £5,000 (£250 limit any one item).
- **Employees Tools and Personal Effects** - Limit £2,000 (£500 limit any one person).

SECTION 2 - Liabilities

- **Employers Liability** - Limit of Indemnity £10,000,000.
- **Public Liability** - Limit of Indemnity £5,000,000.

With option to include JCT Clause 21.2.1 insurance.

SECTION 3 - Personal Accident

- **Personal Accident & Broken Bones** - Up to £20,000.

SECTION 4 - Legal Expenses

- **Legal Expenses** - Up to £25,000.

Full details of policy cover can be found in the policy wording, a copy of which is available on request.





Emergency
X-Ray



M A N A G I N G Y O U R S I T E A N D A V O I D I N G L O S S E S



Every year many construction site workers are killed or injured. The hazards of a construction site are not restricted to those working on site. Children and other members of the public are also at risk.

As a result of the serious accident rate the HSE have taken a real interest in the management of sites. Work was suspended at almost a quarter of the construction sites visited by the HSE in it's largest-ever blitz during the first two weeks of June 2003. Problems include an absence of or inadequate toe-boards and intermediate guard rails on scaffolding or work platforms, as well as poor compliance with Construction (Design and Management) Regulation 1994.

These hazards equally apply to you as a self-builder as a well as businesses. Whilst insurance protects your interests, any serious incident could still threaten your project, for example through:

- Risk of prosecution with attendant fines, expenses or even imprisonment.
- Additional interest charges or other costs as a result of delayed completion.

Self-Builder and our associated company Belmont Business Services are able to provide services, expertise and guidance in respect of any aspect of health and safety or risk management for your self builder project including:

- **Compliance with statutory requirements, for example The Construction (Health, Safety & Welfare) Regulations 1996.**
- **Combating plant theft.**
- **Managing fire and electrical safety.**
- **Avoiding slips, trips and falls.**
- **Height work.**
- **Preventing damage to underground services.**
- **A review of your obligations to employees and the public.**

Please do not hesitate to contact us – a claim avoided is the most prudent policy of all.



Obtaining a written quotation could not be easier.
Please call our team on

0800 018 7660

or visit

www.self-builder.com

for a 10% discount on our normal terms.



Self-builder is a trading style of Belmont International Limited.
Belmont International Limited is a company registered in England & Wales under company registration number 1427492.
The registered office is located at Becket House, Vestry Road, Otford, Kent, TN14 5EL.

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