

# summary of cover

## CONTRACT WORKS INSURANCE

This document details the cover we can provide for our home insurance policyholders when undertaking building or renovation works.

- This policy summary does not contain full details and conditions of the insurance – these are located in your home policy document, supplemented by an additional Contract Works policy where we issue one.
- After receiving your completed Building works questionnaire we will let you know if we need to issue a separate Contract Works insurance policy. If so, this will be sent to you after you have taken out the insurance, but a specimen policy is available beforehand from us on request.
- Our policy documents contain full details of our complaints procedure should you have a complaint against Ecclesiastical Insurance Office plc.
- The policy shall be governed by and construed in accordance with the law of England and Wales unless you live in Scotland, in which case the law of Scotland shall apply.
- Our FCA register number is 113848. Our permitted business is general insurance.

You can check this on the FCA's register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register)

or by contacting the FCA on **0800 111 6768**.



# Important notes/what you must tell us

You must tell us if you are about to undertake building work or other renovations. We'll then send you a questionnaire to complete.

## **Contractual obligations**

If a 'JCT'-style building contract has been signed, most likely it will impose insurance obligations on you and to help us identify these you will need to send us a copy of the contract.

In comparison, an 'exchange of letters' or your acceptance of a quotation does not impose insurance obligations, but if you want cover for the work in progress we can consider this.

## **Hot works**

Tell us if hot works are involved, i.e., welding, grinding, the use of open flames or the application of heat. If so, a safe system of working must be in place which we will advise you on.

## **External scaffolding**

We need to know about scaffolding, as it provides easier access for a would-be thief. The base of the scaffold must be enclosed in metal sheeting and ladders must be removed from the bottom of the scaffolding and locked away overnight.

## **Roof**

Tell us if the roof is to be opened up for re-roofing as this presents an increased risk of water damage.

## **Change in completion date, or contract price**

If changes occur after you send in your questionnaire, you must tell us so that your cover can be extended.

# What cover do we provide?

## Where there is no JCT (or similar) building contract involved

Even though there is no obligation for you to arrange insurance, you may wish to extend your home policy to include the fixed and unfixed materials. We can insure these for damage by the 'specified perils' listed below, up to the value you provide us.

There will be a charge for this cover. At the end of the contract period we'll contact you to arrange any increase that may be necessary to your buildings sum insured.

## Specified perils

Fire, lightning & explosion, Storm or flood, Escape of water from any water tank, apparatus or pipe, Aircraft, Earthquake, Riot and civil commotion.

## Where a JCT (or similar) building contract is in force

Based on the contract you have entered into, we can provide the appropriate insurance by:

- extending your existing policy to note the joint interest of the contractors; and
- providing an additional policy for the new works and site materials.

The cover we provide will usually be on an 'all risks' basis. 'All risks' means that all physical loss or damage is covered unless specifically excluded.

## Limits

For the new works and site materials the sum insured shown on the Contract works policy schedule will be the most we will pay, adjusted by up to 15% for increases in value. The sum insured is based on the contract price plus an allowance for professional fees, debris removal and VAT where applicable.

For your existing building and contents, your policy sums insured (shown on your policy schedule) will apply, as adjusted by index linking.

## Significant or unusual exclusions

- Builder's plant, tools and equipment.
- Defects with the design, the materials or the workmanship.
- You will have to pay the first amount of each claim. Our quotation will confirm the excess that applies in your case.

## Cancellation of the Contract Works policy

If the contract works cover becomes unnecessary because the work does not start as planned, we will cancel the policy and return your premium to you.

## What if I need to make a claim

You can call us on 0845 603 8381 – 24 hours a day, 7 days a week, to report a claim.



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