

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who is the insurer?

The insurer of this policy is Aviva Insurance Limited.

What is Self-Build insurance?

This policy is designed specifically for the insurance needs for those individuals undertaking a self built home project.

Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

What are the key covers, features and exclusions of Self-Build insurance?

Your policy includes the following key covers, features and exclusions, which are set out in full in your policy documentation.

Core covers

What are the benefits and features?	What are the significant or unusual exclusions or limitations?
<p>Contract Works</p> <p>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).</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Offsite storage of materials that are separately stored and identified for inclusion in a contract you are working on • 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 <p>Cover can be extended to include terrorism cover.</p>	<p>Please refer to the Contract Works section of the policy booklet</p> <ul style="list-style-type: none"> • 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 • Payments for penalty clauses or fines for late completion • Pollution or contamination • The first part of any claim (your excess)

Core covers continued

What are the benefits and features?	What are the significant or unusual exclusions or limitations?
<p>Employers' Liability</p> <p>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</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending prosecutions under all relevant health and safety legislation. 	<p>Please refer to the Employers' Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £5,000,000 per event • Liability in respect of liquidated damages, penalty clauses and fines • Work in or on or travel to or from any offshore installation or support vessel • Bodily injury to an Employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies.
<p>Public and Products Liability</p> <p>Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • 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 relevant health and safety legislation, Consumer Protection Act 1987 and Food Safety Act 1990 • Court attendance costs. 	<p>Please refer to the Public and Products Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £2,000,000 for any one event • Loss or damage to property in your custody or control or to products supplied • Liability arising out of products supplied in the knowledge that they could affect the navigation, propulsion or safety of any aircraft or other aerial device • Pollution or contamination • Work in or on or travel to or from or within and products supplied to any offshore installation or support vessel • Liquidated damages, penalty clauses, fines or punitive damages • The first £250 of each and every claim in respect of third party property damage. • Exposure to, inhalation of, fears 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 are the benefits and features?	What are the significant or unusual exclusions or limitations?
<p>Property Damage</p> <p>Specified Contingencies – includes loss or Damage to Buildings from specific causes – fire, lightning, earthquake, explosion, aircraft, storm or flood, escape of water from any tank apparatus or pipe, falling trees or radio/TV aerials, impact, leakage of fuel from any fixed oil installation, subsidence.</p> <p>Buildings - Existing structures forming part of the Construction Project</p> <p>Cover can be extended to include Terrorism cover.</p>	<p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Damage resulting from undergoing any process involving the application of heat • Damage to moveable property in the open by wind, rain, hail, sleet, snow, flood, dust • The first part of any claim (your excess). • Damage caused by Storm or Flood to Buildings that are not watertight.

How long does my Self-Build insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you extend the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

How do I make a claim?

Should you need to make a claim under this policy, please call our claims line on **0800 015 1498**, our line operates 24 hours a day, 365 days a year. Please quote your policy number when calling.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.