

Included Type of Cover	All New works, fixtures fitting and materials (including part built new build properties)	Existing Structure (Renovations, Extensions & Conversions)
Fire	✓	✓
Lightning	✓	✓
Explosion	✓	✓
Aircraft	✓	✓
Storm	✓	✓*
Flood	✓	✓**
Escape of Water	✓	✓
Theft & Attempted Theft	✓	✗
Malicious Damage	✓	✗
Impact	✓	✓
Riot & Civil Commotion	✓	✓
Accidental Damage	✓	✗
Subsidence	✓	✓
Public Liability Sum insured £5,000,000	✓	✓
Employers Liability Sum insured £10,000,000	✓	✓
Hired In Plant/Tools	Optional	Optional
Owned Plant/Tools	Optional	Optional
Caravan/Site Huts	Optional	Optional
Terrorism	Optional	Optional

*Storm cover applies to an existing building providing the property is watertight and secure

** Flood cover applies to an existing building providing the property is watertight and secure

Please note this is intended as a summary of the cover available. For full details refer to the Policy Wording or alternatively please contact us on **01302 346831**.