# **Project Insurance Solutions**

**Insurance & Risk Management Solutions exclusively for New Build, Home Improvement and Conversion Projects** 

















New Build Site Insurance
Conversion Insurance
Home Improvement Cover
Party Wall Liability / JCT 6.5.1
10 Year Structural Warranty
Building Control
Existing Structure
Health & Safety Law
Contracts & Legal Expenses
Contractors / Tradesmen Insurance



# **Specialist Project Insurance...**

A building project whether it's a New Home, Conversion, Alteration, or Extension is a major financial commitment which carries risk. Risk can exist in familiar issues like liability, theft, storm damage and fire but also unfamiliar issues like tradesmen not completing the works satisfactorily, or your contractor utilising unsuitable materials to complete your project or your builder accidentally damaging your home. All these issues can be easily controlled with straight forward risk management and Self-Build Zone has the experience to be able to help you.

- New Build Site Insurance
- Home Improvement Insurance
- Conversion Insurance
- Contract Packs

- Legal Expenses
- Health and Safety
- Party Wall Liability
- 10 Year Structural Warranty

#### **Insurance**

We believe you should have an all embracing cover in place on your project from the moment you need it. This might be from exchange of contracts on the plot or from the moment workers are on site for your extension, renovation or conversion project. If you have never embarked on a project before it's understandable that you may not realise the type of cover you need and this is where our team of experienced staff are on hand to help.

"Many home insurance policies exclude cover while a property is undergoing alteration, renovation or extension and are definitely not suitable for unoccupied buildings. A builder's Public Liability does not provide adequate cover on the works in progress."

Our wide range of insurance products are designed to give you the protection you need for the length of time you need it and cover options are available from 3 months to 24 months. Flexibility is the key so you can pick and choose the cover that is specifically required. In all instances, we ensure you have the 'core elements' of cover that you absolutely can't do without.

We give you realistic policy limits on all sections of cover, providing peace of mind and excellent value for money. If you want to discuss you specific project requirements, please contact us for more information on any of the following:-

- Construction Works, Materials, Plant, Tools, Equipment
- Caravans, Site Huts and Contents
- Legal Liabilities, including Public and Employers' Liability / JCT 6.5.1.
- Legal Expenses
- All Risks on Personal Possessions whilst away from the home
- Personal Accident / Broken Bones
- Health and Safety

# ...a wide range of policies

### Protect your investment for 10 years with a Build-Zone Structural Warranty

Whether you are building your dream home or converting an existing property, a 10 year structural warranty is considered the best way to protect you against the effect that a major structural or weather proofing defect could have on your home.



The Build-Zone Warranty is available on new builds, conversions and completed properties. Our partnered 'Approved Inspectors' can also provide building control instead of your Local Authority.

In addition to your own peace of mind, there are many advantages that make having our 10 Year Structural Warranty policy on your project essential.

Should you wish to sell your property at some point in the future, a Build-Zone Warranty will give your purchaser the peace of mind that it is covered by an insurance backed structural warranty for 10 years from completion.

- · Your lender will require it as part of their lending criteria
- A prospective purchaser may need it to raise finance on the property
- The policy is transferable (conditions apply)

### **Contracts & Legal Expenses**

Contracts are absolutely essential and are the glue that binds all the elements of your project together. In conjunction with ContractStore, we have developed a highly affordable suite of contracts specifically for new build, conversion, and Home Improvement projects.

In the unfortunate event that a contract dispute does arise, you are going to need help and advice to establish the most effective way of dealing with the problem. This is where Legal Expenses insurance is crucial, providing a 24/7 helpline and legal support where there is a clear likelihood of success.

### **Building Control**

Taking advantage of our Building Control Service means you don't have to rely on your Local Authority to carry out your Building Regulation Approval. All the surveyors carry a wealth of experience and are there to help. When combined with our Structural Warranty, it makes a very cost effective solution and enables a fast turnaround of stage payment release certificates.

It's easy to get a quote Call the Self-Build Zone team on 0845 230 9874

## Flexible cover for all project types

### Party Wall Liability / JCT 6.5.1.

Anyone intending to carry out work on or within 3 or 6 metres of a party or boundary wall needs to consider their liability under the Party Wall Act 1996.

"Under the terms of the Act, your neighbour has a right to be compensated for any loss or damage caused by your relevant works."

It's quite likely that the works you are carrying out could carry the risk of undermining your neighbour's foundations and despite best endeavours there may be a real risk of causing damage. In this situation, normal Public Liability does not afford protection.

Fortunately Self-Build Zone can include your contractual liability as an option on the full range of new build, conversion and home improvement policies where you have a Party Wall Agreement in place.









For more information or to obtain a quotation go online at

www.selfbuildzone.com or Call the Self-Build Zone team on 0845 230 9874





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