

# PROJECT INSURANCE SOLUTIONS



**SITE INSURANCE • 10 YEAR STRUCTURAL WARRANTY • CONVERSION INSURANCE**  
**• BUILDING CONTROL & TECHNICAL AUDITS • PARTY WALL LIABILITY/JCT 6.5.1**  
**• CONTRACT & LEGAL EXPENSES • CONTRACTORS/TRADESMAN INSURANCE**  
**• HEALTH & SAFETY LAW • COVER FOR EXISTING STRUCTURE**

# Insurance

You need to make sure that you have everything covered relating to your project right from the beginning. This could be from Exchange of Contracts on the land or from when Workers come on site to start your Extension, Renovation or Conversion.

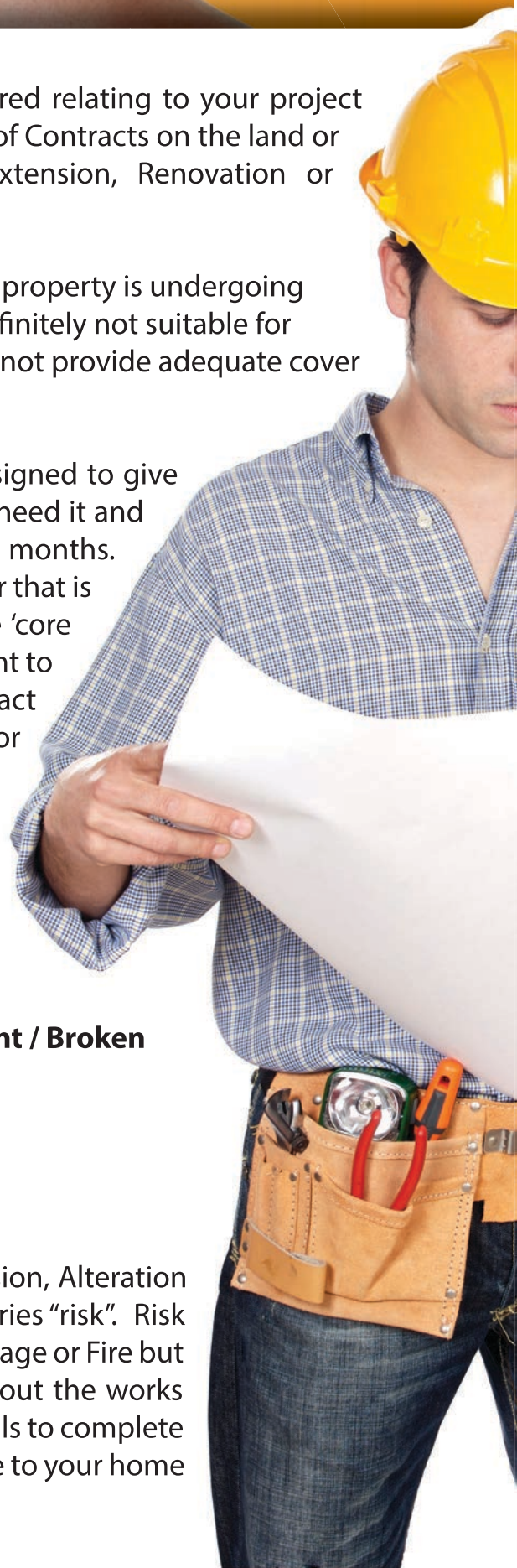
“Most Home Insurance policies exclude cover while a property is undergoing Alteration, Renovation or Extension and they are definitely not suitable for Unoccupied Buildings. A builder’s Liability Policy would not provide adequate cover for the work in progress”.

Our wide range of specialist 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 required. We will endeavour to ensure you have the ‘core elements’ of cover you require for your project. If you want to discuss your specific project requirements, please contact us or go to our website at [www.selfbuildzone.com](http://www.selfbuildzone.com) for more information on any of the following:

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

## Specialist Project Insurance

Any building project, whether it’s a New Home, Conversion, Alteration or Extension is a major financial commitment which carries “risk”. Risk can take various forms such as Liability, Theft, Storm Damage or Fire but can also include such areas as Tradesmen not carrying out the works satisfactorily, your contractor utilising unsuitable materials to complete your project or your builder accidentally causing damage to your home





or property. All these issues can be easily controlled with straightforward Risk Management and Self-Build Zone has the experience and resources to be able to help you.

- **New Build Site Insurance**
- **Home Improvement Insurance**
- **Conversion Insurance**
- **10 Year Structural Warranty**

- **Legal Expenses**
- **Health and Safety**
- **Party Wall Liability**
- **Contract Packs**



## 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 may 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)*

## Legal Expenses & Contracts

Written 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 Contract Wordings specifically for use on your project. 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 Technical Services Company Build-Zone Survey Services Ltd (BZSS) means you don't have to rely on your Local Authority to carry out your Building Regulation Approval. We can arrange Building Control for you through one of our Partnered Approved Inspectors who have already been audited by BZSS. When combined with the Technical Audits required for our Structural Warranty it makes for a very cost effective solution. Through this service we can also provide Stage Completion Certificates if required by your Lender. Please contact BZSS or visit the website at [www.bzss.co.uk](http://www.bzss.co.uk).

## Party Wall Liability / JCT 6.5.1 (Previously JCT 21.2.1)

Anyone intending to carry out work within 3 or 6 metres of a party or boundary wall will have 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". For example despite your best endeavours the works you are carrying out could undermine your neighbour's foundations and 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](http://WWW.SELFBUILDZONE.COM)**

or call the Self-Build Zone team on

**0345 230 9874**

