



Maybe not the most exciting element of your project...

Why do I need Site Insurance?



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Theft

Is Site Insurance just for Self-builds?

**Conversion Projects
Combination Builds**

**Extensions
Renovations**



Self-Build

**Site Insurance &
Existing Structure
Cover**

Site Insurance Only



Ah – But my Contractor is insured!

- **All of your Contractors?**
- **‘Public Liability Only’ is as about as much use to you as a chocolate teapot.**
- **Make sure it’s agreed in a written Contract**
- **Check the policy yourself!!**
- **If you have doubts - buy Site Insurance.**



So what's it all mean?

- **New Works**
- **Existing Structure**
- **Public Liability**
- **Employers Liability**
- **Plant/Equipment Owned & Hired**
- **Caravan & Contents**
- **Personal Possessions**
- **Employees Tools**
- **Personal Accident/Broken Bones**
- **Legal Expenses**



Health & Safety

So what happens if it all goes pear shaped?

- Make sure you know what your obligations are under the policy wording.
- Make a claim (We operate a 24 Hour claims line)
- Act as if uninsured - try to minimise the loss where possible.
- Keep records of all receipts during the project - it will help you recover the value of your claim quickly.



What is a Structural Warranty?

- 10 year cover against defects in the design, materials or workmanship causing:-
 - Structural Failure
 - Defective weatherproofing



Do I need one?

- New Build – Yes
- Extension – Possibly
- Barn Conversion – Probably
- Renovation – Not Normally
- Combination Project (Bungalow Munching)
- Yes

How do they work?

- We assess your build with a plan check and Inspections
 - What Stage are you at?
 - Planning – We can do Building Control for you!
 - Started Work – We do Technical Audits, LA do Building Control
 - Finished (Up to 6 years post completion)– Completed Survey
- Warranty issued upon satisfactory sign off



How is it different to an Architect Certificate?

- Covers specific problems
- Don't have to prove negligence
- Can incorporate Building Control
- Genuine independent supervision
- 10 years cover from the outset.

Where can I get a quote?

- Stand 1615
- Online www.selfbuildzone.com (one quote for all products!)
- Call us 0845 230 9874
- We are here to help!

Thanks for listening!

