

Self-Build Zone Buildings Insurance

The logo consists of the word "keyfacts" in a white, lowercase, sans-serif font, centered within a black speech bubble shape. The speech bubble has a tail pointing towards the bottom right. Below the speech bubble is a solid black horizontal line.

keyfacts

POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

INSURER

This Insurance is underwritten by Great Lakes Reinsurance (UK) PLC

ABOUT YOUR POLICY

This Insurance provides the following coverage:

Household insurance cover.

This insurance only relates to those sections of the insurance which you request and we agree to insure.

SIGNIFICANT FEATURES AND BENEFITS (referenced to the sections contained in the insurance document):

Buildings are defined as: The private dwelling built of brick, stone or concrete including timber framed and roofed with slates, tiles, asphalt, metal or concrete, its decorations and fixtures and fittings, garages and outbuildings swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks.

Buildings are covered for loss or damage caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other Flying Devices
- Storm, Flood, Weight of Snow
- Escape of Oil from fixed domestic oil-fired heating installations
- Escape of Water from fixed water tanks, apparatus or pipes
- Accidental damage to oil pipes, underground supply pipes, sewers, drains and cables
- Theft or attempted theft
- Collision by any vehicle or animal
- Riots, Strikes, Violent Disorder, Civil Commotion and Malicious Damage
- Subsidence or Heave of the site or Landslip
- Falling Trees, Lamp-posts or Telegraph Poles

The Buildings sum insured are index linked to protect you against inflation (only if applicable)

Cover can be extended to include Accidental Damage

Buildings cover also includes

- Frost damage to fixed water tanks, apparatus and pipes
- Damage caused by falling aerials and satellite dishes

- Breakage of fixed glass, solar panels, sanitary fixtures and ceramic hobs
- Loss of rent due to you and temporary accommodation costs up to 20% of the sum insured for Buildings
- Architect's and Surveyor's fees, debris removal and additional costs as a result of Local Authority requirements
- Increased domestic metered water charges up to £1,000 in all following an escape of water
- Anyone buying your home until completion of sale
- Trace and access of a water leak from any fixed water appliance up to £2,500 in any one period of insurance
- Loss or damage caused by emergency services
- Your legal liability as owner up to £2,000,000 for any one accident or series of accidents arising out of one event

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

1) Exclusions that apply to the whole of this insurance:-

- a) Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- b) Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- c) Existing or Deliberate Damage
- d) Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- e) Loss, damage or liability caused by Nuclear, Biological or Chemical contamination arising from
 - i) terrorism,
 - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism.

2) Policy Excess

The standard policy excess is £100. For claims resulting from Subsidence, Landslip or Heave the excess is £1000. Any specific excesses that may be applied will be advised to you.

3) Tell us about any changes in occupancy of the home

You must tell Self-Build Zone of any changes to the use of the home as a permanent private residence. Letting the home to someone else, leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

4) Tell us about any changes to the home

You must tell Self-Build Zone before you start any structural work to the buildings that:-

- change the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

How We Settle Your Claim

Buildings - We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the insuring document.

PERIOD OF INSURANCE

The period covered by this insurance is normally for 12 months. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

If you decide that you do not wish to proceed then you can cancel this insurance by writing to **Sennocke International Insurance Services Limited** within 14 days of either:-

- The date you receive your policy documentation; or
 - The start of the period of insurance
- whichever is the later.

We may cancel your insurance by sending 30 days notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and we will not charge any cancellation penalties such as administration charges.

CLAIMS

If you believe that you have a claim under this Insurance, you should notify **DMS Limited - Telephone 0870-4201228**

COMPLAINTS

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact **Sennocke International Insurance Services Limited (trading as Self-Build Zone)** either in writing at **London House, 77, High Street, Sevenoaks, Kent TN13 1LD** or by telephone on **01732 - 742102**.

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring matters to the Compliance Officer of **Great Lakes Reinsurance (UK) PLC 1, Minster Court, Mincing Lane, London EC3R 7YH**. Telephone - **020-7929 2893**.

Complaints that cannot be resolved by the Company may be referred to the Financial Ombudsman Service South Quay Plaza, 183, Marsh Wall, London E14 9SR. Telephone - 0845-0801800. This complaint procedure is without prejudice to your right to take legal proceedings.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). Subject to the FSCS Rules you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Telephone - 020-7892 7300. Web Site - www.fscs.org.uk

General insurance products are generally covered for 100% of the first £2,000 and 90% of the remainder of the claim. However, compulsory classes of insurance are covered for 100% of the claim. In each of these cases there is no limit to the amount of compensation payable. Further information about compensation scheme arrangements are available from FSCS.

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.