

Protek Self-Build Site Insurance

Insurance Product Information Document

Company: Protek Group Limited

Product: Protek Self Build Site insurance

Protek Group Limited is an Appointed Representative of Arthur J. Gallagher (UK) Limited which is Authorised and Regulated by the Financial Conduct Authority (Firm Reference Number 312919)

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by us or your insurance broker.

What is this type of Insurance?

This policy is designed to provide insurance cover for damage to property and liability arising from your new build, extension, renovation or conversion building project at the site address whilst it is undergoing the building works; provided that any damage or liability is covered within the policy schedule and wording and is not specifically excluded.

What is insured?

Contract Works

- ✓ Cover for loss or damage to the contract works whilst on site or adjacent thereto and whilst in transit to and from the site.
- ✓ Employees tools & personal effects on the contract site - maximum of £500 any 1 employee & £2,000 any one loss.

Owned Plant, Caravans & Site Huts, and Contents therein (Optional Contract Works cover)

- ✓ Cover for loss or damage to the Policyholder's plant, caravans, site huts and contents therein anywhere in the United Kingdom and whilst in transit (other than sea or air).

Hired Plant (Optional Contract Works cover)

- ✓ Cover for loss or damage to hired-in plant whilst in the Policyholder's custody anywhere in the United Kingdom and whilst in transit (other than sea or air).

Employers' Liability £10,000,000 limit of indemnity

- ✓ Cover for damage claims against the Policyholder by any Employee following bodily injury or disease arising out of the course of employment in connection with the contract works.

Public and Products Liability £2,000,000 limit of indemnity (with £5,000,000 limit optional)

- ✓ Cover for all sums the Policyholder is legally liable to pay as compensation for accidental death or personal injury to any person (other than an Employee) caused by the Policyholder or their Employees or by products;

What is not insured?

Contract Works

- ✗ Loss or damage to items of machinery caused by its own breakdown or explosion.
- ✗ Loss or damage caused by a defect in design plan specification, materials or workmanship.
- ✗ Theft of un-fixed ferrous metal from any unattended site or from an unsecure building at the time of loss.
- ✗ Loss or damage to gardening tools, machinery or equipment.

Employers' Liability

- ✗ Claims from Employees working on any offshore installations
- ✗ Legal liability arising from the use of vehicles where compulsory motor insurance or security is required.

Public & Products Liability

- ✗ Legal liability arising from the ownership, possession or use of any mechanically propelled vehicle or mobile plant which is licensed for road use or for which compulsory motor insurance or security is required.
- ✗ Replacing, reinstating, rectifying, recalling or guaranteeing the performance of any products.
- ✗ Products which are knowingly sold or supplied for use in aircraft or spacecraft or exported to the United States.
- ✗ Products in the custody or control of the Policyholder.

Personal Accident and Bone Fracture

- ✗ Bodily Injury suffered by the Policyholder before 18 years of age or after 70 years of age.
- ✗ The Policyholder committing or attempting to commit suicide or intentionally inflicting self-injury.

accidental loss or damage to material property caused by the Policyholder or their Employees or by products.

Personal Accident

- ✓ Cover for bodily injury resulting in death, loss of eye, loss of limb or permanent total disablement of the Policyholder up to the limits shown in the schedule and an aggregate limit of £20,000 per person.

Bone Fracture

- ✓ Cover for a Policyholder fracturing a bone as a result of an accident to the limits shown in the schedule.

Personal Possessions

- ✓ Cover for the loss or damage to personal possessions (including clothing, jewellery, watches, binoculars, musical and photographic equipment) up to £5,000 any one loss.

- ✗ The Policyholder engaging in aviation other than as passenger; or being in the active service of any nation's armed forces.

- ✗ The Policyholder suffering from sickness or disease not directly resulting from bodily injury.

Bone fracture only

- ✗ The Policyholder suffering from broken bones through Osteoporosis.

- ✗ Broken bones of the fingers and toes

Personal Possessions

- ✗ Loss from any unattended vehicle

- ✗ Loss or damage caused by wear and tear, depreciation, the process of cleaning, washing, repairing or restoring of articles.

- ✗ The action of light, atmospheric conditions, moth, vermin or gradually operating cause.

- ✗ Loss of contact lenses, hearing aids, sports equipment, business equipment, business cash and business bank cards.

Are there any restrictions on cover?

- ! This Policy is only available to Policyholders retaining ownership of the completed building for a minimum of 12 Months; should there be a change of ownership prior to the end of the 12 month period this insurance would be invalid.
- ! Loss or damage caused by or attributable to the new works to any party wall or structure of any neighbouring property is excluded unless specifically agreed in writing by Protek and before the new works have started.

Where am I covered?

- ✓ The United Kingdom of Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must observe and fulfil the terms, provisions, conditions of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and within 30 days of any circumstances which may give rise to a claim.

When and how do I pay?

- You should make payment to us or your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.

When does the cover start and end?

- Cover can start once you have accepted our terms and paid the premium. It will last for the number of months you have chosen to insure from the start date shown in the policy schedule, unless it is cancelled by you or us before it ends.

How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, within 14 days from the date of purchase please contact Protek or your insurance broker.
- You can cancel the insurance cover at any time after this by informing Protek or your insurance broker.
- Please Note cancellation of the policy will be subject to Protek's cancellation terms, conditions and administration charges.