



# RENOVATION PLAN

## PREMIER PLUS POLICY

### Summary of Cover

#### ABOUT THIS DOCUMENT

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

#### INSURER

This policy has been arranged by Aston Lark Limited on behalf of AXIS Managing Agency Ltd. AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).

#### TYPE OF INSURANCE AND COVER

This policy is suitable for residential and commercial properties whilst undergoing construction, renovation, extension or conversion. Acceptable in either an individual or company name or joint names contracts if required under JCT contract conditions.

The policy provides '**All Risks**' cover to the Existing Structure, Contract works, Contents, Own Plant, and Hired in Plant sections, subject to the conditions detailed in the full policy wording

This insurance policy has the following sections:

Existing Structure and Contract Works	Section 1
Contents (optional)	Section 2
Own Plant (optional)	Section 3
Hired in Plant (optional)	Section 4
Public Liability	Section 5
Employers Liability	Section 6
Advanced Loss of Rent/ Loss of Interest (optional)	Section 7
Terrorism (optional)	Section 8

We are also able to provide quotations to include cover under this policy for:

Non Negligence (6.5.1) cover

## SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

### Your Duties

- ❖ You must ensure that all work has been, and will be carried out in compliance with planning permission, consents and regulations required by all relevant authorities.
- ❖ You must notify us, via Aston Lark Limited, if works cease, or if there is a break or delay in the contract works in excess of sixty (60) consecutive days.
- ❖ When there is a break in the contract works and existing structures are unoccupied during the contract works and left unattended overnight:  
The utilities must be turned off at the mains unless left on for the purpose of either frost protection or for the powering of a security systems or fire protection systems.
- ❖ You must comply with the underground services condition on the policy and carry out the required investigations to locate underground, pipes cables and mains services
- ❖ Where heat work is being carried out you must adhere the fire precautions detailed in the wording,
- ❖ You must take all reasonable steps to prevent to safeguard your insured property from loss or damage.
- ❖ You must have confirmed that the contractor(s) undertaking the works at premises have an in-force Public Liability policy for the duration of the works, providing a limit of liability of at least £2,000,000 and use specialist contractors if undertaking basement excavations or piling work as part of the contract works.

If you fail to comply with any of the above duties, it may affect any claim **you** make or could result in your insurance being invalid.

### Policy Excess

Unless otherwise stated in the schedule, you are responsible for paying the first part of each claim as follows:

- Existing Structure and Contract Works	£1,000
- Contents	£1,000
- Own Plant	£1,000
- Hired In Plant	£1,000
- Public Liability	£1,000
- Employers Liability	NIL
- Advanced Loss of Rent/ Loss of Interest – 30 day time exclusion	
- Non Negligence (if requested)	£2,500

## PERIOD OF INSURANCE

The insurance is offered on a flexible period, suitable to the contract length. The insurance may be extended providing the total contract length does not exceed 36 months. Where policies include Employers Liability cover the policy term cannot exceed 18 months. If necessary due to delays on the completion date, extensions will be subject to the terms and conditions that apply at the time and will maintain your Demands and Needs set out at inception.

## CANCELLATION

### **Your right to change your mind.**

**You** may cancel the insurance, without giving reason, by contacting Aston Lark Limited. **You** will be entitled to a pro rata refund of premium, provided no claim has been made during the current **period of insurance**. For example, if **you** have been covered for six months, the deduction for the time **you** have been covered will be half of the annual premium.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

## Our right to cancel.

**We** may cancel the insurance by sending **you** 14 days' notice to **your** last known address and the premium will be adjusted on the basis of us receiving or retaining pro-rata premium (As described above). **We** will only cancel this **policy** for a valid reason. Valid reasons include, but are not limited to:

- where **we** have been unable to collect a premium payment and **you** have not corrected this within the agreed timescale;
- where **you** are required in accordance with the terms of this **policy** to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that adversely affects **our** ability to process a claim or to defend **our** interests. In this case **we** may issue a cancellation letter and will cancel **your policy** if **you** fail to co-operate with **us** or provide the required information or documentation which **we** have requested by the end of the cancellation notice period;
- where there is a reasonable suspicion of fraudulent activity; or
- the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers by **you**.

## CLAIMS

When there is a claim or possible claim, you must advise Aston Lark Limited, Key House, Burnham Business Park, Burnham-on-Crouch, Essex, CM0 8TE as soon as possible.

You will be asked to complete a claim form and this can be downloaded from the Renovation Plan website [www.renovationplan.co.uk/making\\_a\\_claim](http://www.renovationplan.co.uk/making_a_claim). For loss or damage claims, you must give us (at your own expense) any documents, information and evidence we need. We will only request information in relation to your claim. You must also tell the police without delay if the loss is caused by riot, malicious acts, theft or any attempted theft.

You must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.

For liability claims, you must send us any statement of claim, legal process or other communication (without answering them) as soon as you receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without our written permission.

## COMPLAINTS PROCEDURE

**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 wish to make a complaint about your insurance policy, please contact us at:

Aston Lark Limited  
Key House  
Burnham Business Park  
Burnham-on-Crouch  
Essex CM0 8TE  
Tel: 01621 784840  
E-mail: [info@renovationplan.co.uk](mailto:info@renovationplan.co.uk)

If you wish to make a complaint about a claim, please contact

Adjusting Associates LLP  
Unit 2, Sovereign Court  
Sterling Drive  
Llantrisant  
Rhondda Cynon Taff  
CF72 8LX  
Telephone: 01443 229513  
Facsimile: 01443 229995  
Email: [claims@adjustingassociates.com](mailto:claims@adjustingassociates.com)

Alternatively, you can refer your complaint to the Complaints team at Lloyd's at any time:  
Complaints  
Lloyd's

One Lime Street  
London  
EC3M 7HA  
Tel: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help", which is available from [www.lloyds.com/complaints](http://www.lloyds.com/complaints). You can also ask Lloyd's for a copy of this leaflet using the contact details shown above.

If you are dissatisfied with the outcome of your complaint, you may have the right to refer your complaint to an alternative dispute resolution body.

If you live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK)

Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman

PO Box 114

Jersey

Channel Islands

JE4 9QG.

Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.

Fax +44 1534 747629

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Website: [www.ci-fo.org](http://www.ci-fo.org)

If you purchased this insurance online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

## **COMPENSATION**

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).

## **LANGUAGE AND LAW APPLICABLE TO THE INSURANCE**

This insurance is written in English and all communications about it will be in English. Unless specifically agreed to the contrary this insurance shall be subject to English Law.