



Covers at a glance

	Standard Specified Perils	Premier Specified Perils	Premier Plus All Risks
Building(s) (Existing structure and contract works)			
Insured Events:			
• Fire	✓	✓	✓
• Lightning	✓	✓	✓
• Explosion	✓	✓	✓
• Earthquake	✓	✓	✓
• Aircraft	✓	✓	✓
• Storm	✗	✓	✓
• Flood	✗	✓	✓
• Escape of Water	✗	✓	✓
• Impact	✗	✓	✓
• Malicious Intent	✗	✓	✓
• Riot & Civil Commotion	✗	✓	✓
• Theft & Attempted Theft	✗	✓	✓
• Accidental Damage	✗	✗	✓
• Subsidence	✗	✗	✓
Contents	✗	Optional Perils as above	Optional Perils as above
Own Construction Machinery Sum Insured £5,000 Single article limit £2,500	✗	Optional when Contents chosen Perils as above	Optional when Contents chosen Perils as above
Portable Hand & Power Tools Sum Insured £2,500 Single article limit £250	✗	Optional when Contents chosen Perils as above	Optional when Contents chosen Perils as above
Hired in Plant Sum Insured £20,000	✗	Optional "All Risks" Cover	Optional "All Risks" Cover
Site Huts and Caravans	✗	Optional Perils as above	Optional Perils as above
Public Liability Sum Insured £2,000,000	✓	✓	✓
Employers Liability Sum Insured £10,000,000	✗	Optional (Private individuals Only T&C's apply)	Optional
Non-Negligent Liability	✗	✗	Optional
Terrorism	✗	✗	Optional
Please note this is intended as summary of the cover available. For full details refer to the Policy Wording or alternatively please contact us.			
✓ = Included ✗ = Not Included			