

Covers at a glance

Type of Cover	Level 1	Level 2	Level 3
Section 1 – Building(s) (Existing buildings and all new works, materials and fixtures & fittings)			
Perils:			
• Fire	✓	✓	✓
• Lightning	✓	✓	✓
• Explosion	✓	✓	✓
• Earthquake	✓	✓	✓
• Aircraft	✓	✓	✓
• Storm	x	✓	✓
• Flood	x	✓	✓
• Escape of Water	x	✓	✓
• Impact	x	✓	✓
• Malicious Intent	x	x	✓
• Riot & Civil Commotion	x	x	✓
• Theft & Attempted Theft	x	x	✓
• Subsidence	Not Available	Not Available	Upon Application
Section 2 - Contents	Optional Perils as above	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	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	Optional when Contents chosen Perils as above
Section 3 – Public Liability Sum Insured £2,000,000	Included	Included	Included
Section 4 – Hired in Plant Sum Insured £20,000	Optional "All Risks" Cover	Optional "All Risks" Cover	Optional "All Risks" Cover
Section 5 – Legal Expenses Sum Insured £100,000	Optional	Optional	Optional
Mid-Term Transfer to Home Insurance	Available	Available	Available
Mid-Term Transfer to Let Property Insurance	Available	Available	Available
Cover when works complete and property is awaiting sale	Included	Included	Included
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 x = Not Included			