

# COVERS AT A GLANCE

Included Type of Cover	Standard Specified Perils	Premier Specified Perils	Premier Plus All Risks
<b>Building(s)</b> Existing buildings and all new works materials and fixtures & fittings			
<b>Fire</b>	✓	✓	✓
<b>Lightning</b>	✓	✓	✓
<b>Explosion</b>	✓	✓	✓
<b>Earthquake</b>	✓	✓	✓
<b>Aircraft</b>	✓	✓	✓
<b>Storm</b>	✗	✓	✓
<b>Flood</b>	✗	✓	✓
<b>Escape of Water</b>	✗	✓	✓
<b>Impact</b>	✗	✓	✓
<b>Malicious Intent</b>	✗	✓	✓
<b>Riot &amp; Civil Commotion</b>	✗	✓	✓
<b>Theft &amp; Attempted Theft</b>	✗	✓	✓
<b>Accidental Damage</b>	✗	✗	✓
<b>Subsidence</b>	✗	✗	✓
<b>Contents</b>	✗	Optional Perils as above	Optional
<b>Own Construction Machinery</b>	✗	Optional when contents chosen Perils as above	Optional
<b>Portable Hand &amp; Power Tools</b>	✗	Optional when contents chosen Perils as above	Optional
<b>Hired in Plant</b>	✗	Optional 'All Risks' Cover	Optional 'All Risks' Cover
<b>Caravans Site/Huts</b>	✗	Optional	Optional
<b>Public Liability</b> Sum Insured £2,000,000	✓	✓	✓
<b>Non-Negligent Liability</b>	✗	✗	Optional
<b>Advanced Loss of Interest</b>	✗	✗	Optional
<b>Terrorism</b>	✗	✗	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 on **01621 784840**