

COVERS AT A GLANCE



Part of **HOWDEN**

Included Type of Cover	Premier Specified Perils	Premier Plus All Risks
Building(s) Existing buildings and all new works materials and fixtures & fittings	✓	✓
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
Own Construction Machinery	Optional Perils as above	Optional
Portable Hand & Power Tools	Optional Perils as above	Optional
Hired in Plant	Optional Perils as above	Optional 'All Risks' Cover
Caravans Site/Huts	Optional	Optional
Public Liability Sum Insured £2,000,000	✓	✓
Non-Negligent Liability	✗	Optional
Advanced Loss of Rent	✗	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 on **01621 784840**

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HUBL-CC-CS-RP-028-0925