

# summary of cover

## CONTRACT WORKS INSURANCE

This document details the cover we can provide for our existing commercial or church policyholders when undertaking building or renovation works. Usually, this is in connection with premises which we already insure.

- This policy summary does not contain full details and conditions of the insurance – these are located in the policy document.
- We will send the policy document to you after you have taken out the insurance, but a specimen policy is available beforehand from us on request.
- The policy document contains full details of our complaints procedure should you have a complaint against Ecclesiastical Insurance Office plc.
- The policy shall be governed by and construed in accordance with the law of England and Wales unless the Insured's central administration and/or place of establishment is located in Scotland, in which case the law of Scotland shall apply.
- Our FSA register number is 113848. Our permitted business is general insurance.

You can check this on the FSA's register by visiting the FSA's website **[www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register)**

or by contacting the FSA on **0845 606 1234**.



# What you must tell us

You must tell us if you are about to undertake building work or other renovations. We'll then send you a questionnaire to complete. If a 'JCT'-style building contract has been signed, most likely it will impose insurance obligations on you and to help us identify these you will need to tell us the exact name of the contract and the insuring clauses which have been agreed.

In comparison, an 'exchange of letters' or your acceptance of a quotation does not impose insurance obligations, but if you want cover for the work in progress we can consider this.

## **Application of heat**

Tell us if hot works are involved, i.e., welding, grinding, the use of open flames or the application of heat. If so, a 'permit to work' system must be followed, see the information contained at the end of this document.

## **External scaffolding**

We need to know about scaffolding, as it provides easier access for a would-be thief. The base of the scaffold must be enclosed in metal sheeting and ladders must be removed from the bottom of the scaffolding and locked away overnight.

## **Roof**

Tell us if the roof is to be opened up for re-roofing as this presents an increased risk of water damage.

## **Change in completion date, or contract price**

If changes occur after you send in your questionnaire, you must tell us so that your cover can be extended.

# What cover do we provide?

## Where there is no JCT (or similar) building contract involved

Even though there is no obligation for you to arrange insurance, you may wish to extend your policy to include the fixed and unfixed materials. We can insure these for damage by the 'specified perils' listed below, up to the value you provide us.

There will be a charge for this cover. At the end of the contract period we'll contact you to arrange any increase that may be necessary to your buildings sum insured.

## Specified perils

Fire, lightning & explosion, Storm or flood, Escape of water from any water tank, apparatus or pipe, Aircraft, Earthquake, Riot and civil commotion.

## Where a JCT (or similar) building contract is in force

Based on the contract you have entered into, we can provide the appropriate insurance by:

- extending your existing policy to note the joint interest of the contractor; and
- providing an additional policy for the new works and site materials.

The cover we provide will usually be on an 'all risks' basis. 'All risks' means that all physical loss or damage is covered unless specifically excluded.

We normally include cover for Acts of terrorism ('Pool Re cover') under both your existing policy and the Contract works policy, even if you have not previously requested this cover. This is because it is a requirement of most building contracts that cover includes it. Act of Terrorism ('Pool Re cover') can only be purchased for periods of up to one year, concurrent with your main policy. If the completion date for the works is after the next renewal date of your main policy this means we have to issue documentation and collect your premium in two stages.

## Limits

For the new works and site materials the sum insured shown on the Contract works policy schedule will be the most we will pay, adjusted by up to 15% for increases in value. The sum insured is based on the contract price plus an allowance for professional fees, debris removal and VAT where applicable.

For your existing building and contents, your policy sums insured (shown on your policy schedule) will apply, as adjusted by index linking.

## Significant or unusual exclusions

- Builder's plant, tools and equipment.
- Defects with the design, the materials or the workmanship.
- You will have to pay the first amount of each claim. Our quotation will confirm the excess that applies in your case.

## Cancellation

If the policy becomes unnecessary because the work does not start as planned, we will cancel the policy and return your premium to you.

# Important information

## Fire and site safety

Every year there are numerous fires on construction sites and in buildings undergoing refurbishment.

For this reason those bodies concerned with the building industry have agreed a 'Joint Fire Code' (the Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings undergoing Renovation). This aims to ensure the highest standards of fire prevention and safety. The Code can be obtained from the Fire Protection Association at a small charge (it is not available for free). E-mail [fpa@thefpa.co.uk](mailto:fpa@thefpa.co.uk) or visit their web-site [www.thefpa.co.uk](http://www.thefpa.co.uk)

In some instances where certain sums insured are exceeded or where the fire risk is increased we will be unable to offer cover unless you and the contractor formally agree to the Code under the building contract. We will advise you if this applies in your case.

Even where the Joint Fire Code is not applied, we expect a final fire and security check to be carried out at the close of work each day.

## Application of heat

Wherever there are 'hot works' involved, i.e., welding, grinding, the use of open flames or the application of heat we expect a 'Hot Work Permit' procedure to be followed.

You must appoint a 'nominated person' (usually a representative of the contractors) to oversee any hot works on your behalf. Please visit [www.ecclesiastical.com](http://www.ecclesiastical.com) where you can print off a copy of the Permit and pass this on to the nominated person.

The 'Issuing Company' referred to at the head of the permit is the company the nominated person represents e.g. the firm of contractors - and this company is responsible for keeping copies of the forms. They do not need to be sent to us.



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Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.