

Self-Build/Custom Build Structural Warranty Insurance

Insurance Product Information Document

This insurance is provided by Protek Group Limited who is an Appointed Representative of Arthur J. Gallagher (UK) Limited. The insurance is underwritten by QBE UK Limited

Arthur J. Gallagher (UK) Limited is registered in England and authorised and regulated by the Financial Conduct Authority (Firm Reference Number 312919)

Product: Protek Self Build/Custom Build Warranty

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by Protek or your insurance broker.

What is this type of Insurance?

This policy is designed to cover latent defects in the design, workmanship or materials which arise during the course of construction, renovation or conversion but are not discovered until after the completion of the structure of the building at the project address; provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded.



What is Insured?

Section 1 – Structural Insurance

- ✓ The cost of a complete or partial rebuilding or rectifying work the structure of the completed building which has been affected by physical damage or has a condition requiring immediate remedial action to any portion of the structure.
- ✓ Cover for the cost of making good any defects in the chimneys and flues of each completed building causing imminent danger to the health and safety of the occupants

Section 2 – Contaminated Land

- ✓ Cover for claims discovered and notified to Protek during the Structural Insurance Period in respect of Remediation Expenses incurred in treating or isolating or removing any substance from the land at the Project address in a controlled manner in accordance with the requirements of a statutory notice.

Section 3 – Additional Cover for Non-Compliance with Building Regulations

- ✓ Cover for repairing, replacing or rectifying the structure of the completed building at the project address where such repair, replacement or rectification cost is the result of a present or imminent danger to the physical health and safety of the occupants because of the failure of the Builder to comply with Building Regulations in relation to the following:
 - Structure
 - Fire safety
 - Site preparation and resistance to moisture
 - Hygiene
 - Drainage and waste disposal
 - Heat-producing appliances
 - Protection from falling, collision or impact
 - Glazing – safety in relation to impact opening and cleaning

Additional Extensions

In the event of a valid claim under any of the active sections as shown in the Certificate the following additional extensions apply subject to the limits as shown in the Certificate.

Additional Costs and Expenses

- ✓ Cover for additional costs and expenses incurred by the Policyholder solely in order to comply with Building Regulations or local authority or other statutory provisions.



What is not Insured?

Section 1 – Structural Insurance.

- ✗ Any claims in excess of £1,000,000 for any newly constructed house or £1,000,000 for any converted or refurbished house or the sum insured whichever is the lesser amount.
- ✗ Any claims in excess of £1,000,000 for all newly constructed houses in a development or £1,000,000 for all converted or refurbished house in a development or the sum insured whichever is the lesser amount, unless otherwise agreed in writing by Protek and shown on the Building Period Certificate and Certificate of Insurance
- ✗ Any claim in excess of the Policyholder's legal liability to contribute towards the cost of repairs, rectification or rebuilding works to any common parts.

Section 2 - Contaminated Land

- ✗ Any claims in excess of £1,000,000 for any newly constructed house or £1,000,000 for any converted or refurbished house or the sum insured whichever is the lesser amount.
- ✗ Any claim in excess of the Policyholder's legal liability to contribute towards the cost of repairs, rectification or rebuilding works to any common parts.

Section 3 – Additional Cover for Non-Compliance with Building Regulations

- ✗ This Section cover does not apply to Scotland and only applies in England and Wales if an Approved Inspector partnered with the Scheme Administrator has carried out the Building Control function or where specifically agreed by Protek.
- ✗ No cover is provided in respect of site preparation and resistance to moisture, relating to ground that is outside the foundations of the structure of the building at the project address.
- ✗ Any claims in excess of the original cost of the work covered by the appointed Approved Inspector's Building Control certificate.

Any claim in excess of the Policyholder's legal liability to contribute towards the cost of repairs, rectification or rebuilding works to any common parts.

Additional Costs and Expenses

- ✗ Any claims for costs and expenses that would have been payable by the Policyholder in the absence of the discovery of a valid claim under this Policy.

Professional Fees

- ✗ Any costs and expenses incurred by the Policyholder in investigating and/or preparing a claim.

Alternative Accommodation and Expenses

- ✓ Cover for the additional cost and expenses incurred by the Policyholder in respect of removal, storage and alternative accommodation relating to a claim whilst the completed building at the project address is uninhabitable, subject to Protek's prior written consent to such costs and expenses.

Professional Fees

- ✓ Cover for architects, surveyors, legal, consulting engineers and other fees necessarily incurred by the Policyholder in relation to the complete or partial rebuilding or rectifying work to the completed building at the project address.

Removal of Debris

- ✓ Cover for the costs and expenses incurred by the Policyholder in respect of removal of debris, dismantling or demolishing, and shoring up of the completed building at the project address.



Are there any restrictions on cover?

- ! This Policy is only available to Policyholders who retaining ownership of the completed building for a minimum of 12 Months, should there be a change of ownership prior to the end of the 12 month period this insurance would be invalid.
- ! The Policyholder is responsible for the first £1,000 of each and every loss under each Active Cover Sections of this Policy, as shown in the Certificates.
- ! loss or damage due to or arising from any alteration, modification or addition to the completed building at the project address after the issue of the Certificate of Insurance unless Protek has been informed, the Policy endorsed, and any applicable additional premium paid to Protek.



Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and within 30 days of any circumstances which may give rise to a claim.
- You must make full payment of the technical survey fees, insurance premium and insurance premium tax due when requested by Protek.
- You must provide the Technical Surveyor with full access to the Development or Housing Unit (which must include access to the roof space or roof as applicable) to conduct surveys for the purposes of providing Protek with the necessary information in connection with the structural warranty insurance. Failure to do so may result in additional inspections which will be charged to you or the cancellation of the warranty by Protek. rise to a claim.



When and how do I pay?

You should make payment to Protek or your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



When does the cover start and end?

Once you have accepted our terms and paid the premium a building period certificate will be issued to signify the agreement of the provision of insurance; unless it is cancelled by you or us. Cover is not considered in place until a Certificate of Insurance is issued following receipt of a Declaration of Approval from the Approved Inspector and the Building Control Completion Certificate has been received by Protek.



How do I cancel the contract?

If you decide for any reason that this policy does not meet your insurance needs, please return it to Protek or your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.

Please refer to the cancellation rights in your policy wording for the full cancellation terms.