



SITE INSURANCE AND WARRANTY FOR YOUR PROJECT



NEW BUILD CONVERSION RENOVATION EXTENSION

Your Project, Covered Your Way

Quotes & Cover available at
www.proteksselfbuild.co.uk / 0333 456 8030

Protek specialise in providing insurance and structural warranties for people undertaking new builds, renovations, extensions or conversions. We understand the risks you face and will give you all the assistance you need to get the right cover in place for your project.

If you are undertaking a new build, managing or assuming responsibility for a project prior to completion, you will need to consider the insurances outlined in this information guide.



Ordinary home insurance will not provide sufficient cover for an extension or renovation project and often specifically excludes these projects - which is why Site Insurance is so important.

Insurance for a renovation, extension or conversion project takes into account two key elements - the existing structure and the new conversion works. The sum insured needs to be sufficient to cover the rebuilding cost of the whole project should it be destroyed by fire upon completion, not just the new works alone.



Protek site insurance provides optional levels of cover and flexible policy periods for all project types which can be specifically tailored to your needs during the quote process. You can also buy short term top up policies if you run out of cover towards the end of the build. Whether you are making structural alterations or extending to the side or into the roof we have a solution for you.

Protek self build structural warranty covers defects in the design, workmanship, materials, and components of the project should they fail and cause major damage or weatherproofing issues to the completed housing unit. The warranty covers the new works and consequential damage.

PROTEK SITE INSURANCE

Policy Period (months): Flexible from 3,6,9,12,18, 21 & 24
 Excess: Flexible from £250 - £1000

Cover Sections	Sum Insured and Policy Limits	
Contract works: New works, temporary and materials:	Up to 120% of Sum Insured	
Existing structures (eg house/barn):	Up to 120% of Sum Insured	
Hired plant, tools and equipment:	Flexible	Up to £50,000
Own plant, tools and equipment:	Flexible	Up to £50,000
Caravan and site huts:	Flexible	Up to £30,000
Contents:	Flexible	Up to £50,000
Personal possessions:	Included	Up to £10,000
Public Liability:	Flexible	Up to £5m
Employers Liability (including friends helping on site):	Included	Up to £10m
Party wall liability:	Optional	
Legal expenses:	Optional	Up to £25,000

PROTEK STRUCTURAL WARRANTY

Policy Period: 10 Years
 Excess: £1000
 Structural Insurance: Sum insured up to £1,000,000
 Contaminated Land: Sum insured up to £1,000,000
 Building Regulations (Health and Safety of Occupants Cover): Cost of original works
 Alternative Accommodation: Included
 Professional Fees: Included
 Removal of Debris: Included

Technical Audit / Building Control
 In order to provide you with the 10 year cover, we check the design, workmanship, materials and components in the form of a plan and calculation check and a series of site based inspections. We can also incorporate the provision of Building Control into the process, often saving you money. The warranty is available irrespective of whether you are using the local authority or an approved inspector to carry out building control.

Stage Payment Certificates
 We can arrange to provide stage payment certificates if required.

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What to do next...

It's a good idea to think about how you are going to carry out your project, who is going to be responsible for what elements and then piece together what you are going to need to insure.

Even if you are using a builder to carry out the project it's worth considering the cost of arranging the insurance and warranty yourself - as it may be cheaper than the builder including it as an item in their quotation to you.

If you are unsure what you need to arrange, our quotation system will guide you by asking you the relevant questions you need to consider, and of course our staff are on hand to give you the help you need.

Quotes and cover are available online at www.protekselfbuild.co.uk



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