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# Renovation Insurance

Comprehensive Cover for  
your Renovation project



Health and Safety Resource Pack  
*including* essential Risk Management

Package Options:-

- ✓ Short Period Policy
- ✓ Flexible Home Contents



# Specialist in Renovation

Comprehensive Products and Services exclusively for the Renovation Sector



*At Renovation Zone, we aim to provide the best Products and Services at the most competitive premium possible. A large part of the service that we offer has been geared towards internet or telephone delivery, cutting down on administration, allowing us to pass the savings on to you.*

*We can also assist in other areas of your project...*

- Contractors All Risks
- Tradesman Cover
- Home & Contents
- Legal Indemnities
- Health & Safety

*Renovation Insurance is essential and should be in place from Exchange of Contracts.*

## Obtaining a Quotation

Obtaining a Renovation Insurance quotation is easy and you can save money by obtaining a quotation online at [www.renovationzone.com](http://www.renovationzone.com). The policy can also be purchased via our website where you will also find plenty of useful information, together with specific details of all our Products and Services. Alternatively, call 0845 230 9874 and speak to one of our advisors.



[www.renovationzone.com](http://www.renovationzone.com)

Renovation Zone is a trading style of Sennocke International Insurance Services Limited, which is authorised and regulated by the Financial Services Authority.

# Insurance & Risk Management

As most first time Renovators will agree, embarking upon a renovation in whatever guise is a huge financial and emotional commitment and one which requires a vast amount of research and planning. At Renovation Zone we understand this.

Many of our team have either been serving the self-build sector for years or have actually renovated properties themselves - so the products we develop are geared specifically to you.

Our Insurance packages have been designed to cater for all the needs of the Renovator. They enable you to arrange cover for some of the most crucial elements of the project in just one place, whilst at the same time providing substantial savings.

Making sure you have the right Insurance in place is essential. Without insurance, imagine the financial impact you would suffer if a fire devastated your property six months into the project. But what about other areas like Public Liability, Personal Accident, Employers' Liability, Materials, Equipment and so on?

With our Renovation Insurance Packages, we can take care of all that and more.

## Choosing the right insurance

If you are taking an active role in the management of your renovation project and will be responsible for hiring tradesman or direct labour, plant, tools, equipment and intend to purchase all the materials, then renovation insurance is an absolute must. Cover is available on a project basis - in 6 month periods up to a maximum of 12 months duration. It will cover the Existing Building and New Works irrespective of whether or not it is occupied.

Many people undertaking a renovation assume that Buildings and Contents policies provide adequate cover, but in fact they do not. Most Buildings and Contents policies exclude cover while the property is undergoing renovation or alteration. In addition, most home policies exclude cover on properties uninhabited for more than about 60 days.



### Key assistance with Health & Safety.

As a Renovator, complying with the Construction (Design and Management) Regulations 2007 may become your legal responsibility. To assist you, every Policyholder receives access to a Health and Safety resource pack that includes a publication aimed at providing the advice you need in order to comply with the Regulations.



### Flexible option for your Home Contents - wherever they may be!

When embarking on a Renovation, your Personal Possessions can literally be stored or kept all over the place, depending on whether you are staying in rented accommodation, with friends or even living on site. To make covering your Home Contents easier, Renovation Zone now offers a Contents option which provides cover for all your possessions wherever they may be, in store or otherwise, and can be used in conjunction with our other packages to provide seamless and competitive Home and Contents cover after the build is complete.

# Renovation Cover Overview

Our renovation package has been designed to provide adequate cover for a self managed renovation project and can be arranged on an unoccupied property from Exchange of Contracts. It provides cover for hired labour, materials, works in progress, plant, tools and equipment. The cover is available in 6 month periods up to a maximum of 12 months, and indemnifies you on a Professional Reinstatement basis.

The insurance is based on two figures:-

- Professional Reinstatement Cost of New Works. This is the total cost of all new renovation works, materials, fixtures and fittings as if the project was being carried out entirely by Professional Contractors.
- Professional Reinstatement cost of Existing Structures. This is the total cost of rebuilding the property using Professional Contractors prior to any renovation works taking place.

## Construction Works



The Construction Works section provides cover for your Home during the construction process and includes all the Materials, Plant, Tools and Equipment used throughout on an 'All Risks' basis. The Existing Structure element of the policy also covers the property you are renovating on an 'All Risks' basis - essential if you are making structural alterations.

- Works, Temporary Works, Existing Structures and Materials:  
Up to 110% of the estimated Professional Reinstatement Cost
- Plant, Tools and Equipment Hired In Limit:  
£10,000 Any One Site £5,000 Any One Item
- Own Plant, Tools and Equipment Limit:  
£10,000 Any One Site £5,000 Any One Item
- Employees' Tools and Personal Effects Limit:  
£2,000 (£500 any one employee)

## Legal Liabilities



Public Liability is very important as it indemnifies you against Legal Liability to any third party for bodily injury or death, or damage to a third party's property arising out of the building work.

Employers' Liability is also included in the package. This indemnifies you against your legal liability to pay compensation for bodily injury, disease, death or nervous shock sustained by your employees, in connection with the project.

- Public/Products Liability Indemnity Limit:  
£2 Million
- Employers' Liability Indemnity Limit:  
£10 Million

## Legal Expenses

£50,000 Legal Expenses cover is included in the package

# Frequently Asked Questions

## Why should I choose Renovation Zone over another provider?

Renovation Zone offers some of the most comprehensive cover available in the market. This means you are covered for a wide range of perils. Our premiums are competitive and our advisors have a wealth of experience for you to draw on.

## Can you cover all my Contents even if they are at different locations during the project?

Absolutely. Call us for a quote.

## Who underwrites the Policy?

Catlin Insurance Company Limited underwrite the 'Major Renovation' package. Catlin is rated 'A' (Excellent) by A. M. Best. The Legal Expenses is underwritten by UK Underwriting Limited, on behalf of Norwich Union.

## What do I do in the event of a claim?

Full claims instructions are included within the policy document and helplines are available. Essentially, you need to advise us as soon as possible.

## My Contractor has his own Insurance. Do I need Site Insurance?

You need to ensure the whole project, including the Building, is covered all the way through from Exchange of Contracts right up to the point you move in (when you can arrange Home and Contents cover with us if necessary). You also need to make sure you have a formal contract in place stipulating the cover required, and you also need to see the Contractors' [original](#) Insurance Policy. If you are not sure, we suggest you contact us.

## Are there any security measures that I need to implement in order to be covered?

No. We don't stipulate minimum security requirements but a common sense approach should be used as there is a duty of care to be observed to Insurers and you are likely to have responsibility for site safety under the Construction (Design & Management) Regulations 2007. This may involve considering site security. Our policy automatically includes information to help you comply with the legislation.

## I plan to do a lot of the work myself but I am not a Builder. Is this OK?

Absolutely. You will need the 'Major Renovation' package.

## How can I work out my Professional Reinstatement Cost?

If you are funding your renovation with a mortgage, this will be stipulated by the Valuer, otherwise it is a matter of getting a quote for the whole job from a builder or using the services of a professional.

## I am doing a conversion. Can you insure me?

Yes we can. Please visit our sister operation Self-Build Zone at [www.selfbuildzone.com](http://www.selfbuildzone.com). It's important that both the new renovation/conversion works and the existing structure are covered. This is arranged on an 'All Risks' basis.

## Who is covered on the policy?

Those financially involved. Call one of our Advisors if you need advice in this respect.

## Is Insurance a legal requirement?

It depends on the nature of your project. If for example you are hiring Labour Only Subcontractors, you will require at least £5M Employers' Liability cover in place. Our 'Major Renovation' policy provides you with £10M cover.

## What type of project can you cover?

Just about anything. If you are not sure about your particular project, just give us a call or send us an e-mail.

If you have any other questions, or would like to discuss your specific requirements, call us today on 0845 230 9874

