

Build-Zone Structural Warranty Insurance

Insurance Product Information Document

Product: Build-Zone Structural Warranty Insurance



This insurance is provided by Build Zone which is a trading style of Sennocke International Insurance Services Ltd who are registered in the UK. The insurance is underwritten by Certain Underwriters at Lloyd's. Sennocke International Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 309040.

This Insurance Product Information Document contains only a summary of the insurance cover. The full terms and conditions of the insurance, including for example complete information on exclusions, your obligations, how to make a claim, and your complaints and cancellation rights, can be found in your Policy Document and Certificate of Insurance. You should read your Policy Document and Certificate of Insurance carefully to ensure your cover meets your needs.

What is this type of insurance?

Your Build-Zone Structural Warranty policy provides 10 years of cover upon completion of the project (or 10 years from first sale if within 12 months of the build completion) and covers the policyholder against defects in the design, workmanship, materials and components in any new works to your home.



What is insured?

- ✓ Your deposit if, prior to completion, due to insolvency or fraud the developer does not start the build.
- ✓ Cost of complete or partial rebuilding or rectifying work to your new home which has been affected by major damage as defined in the policy.
- ✓ Cost of making good any defect in the design, materials or workmanship in the newly constructed drainage system for which you are responsible.
- ✓ Costs of repairing, replacing or rectifying any part of the waterproof envelope of your new home as a result of ingress of water caused by a defect in the design, workmanship, materials or components of the waterproofing elements of the new home.
- ✓ Cost of repairing or making good any defects in the chimneys and flues of the new home which are causing an imminent danger to the health and safety of occupants of the home.
- ✓ Cost of remediation expenses incurred in compliance with a Statutory Notice in respect of contamination of the Policyholder's land (if an Approved Inspector carried out Building Control).
- ✓ Cost of repairs where there is a danger to the physical health and safety of occupants because the new home does not comply with Building Regulations (if an Approved Inspector carried out Building Control).
- ✓ Alternative accommodation costs and expenses in respect of removal and storage if your home is uninhabitable as a result of the insured defect.
- ✓ Fees such as architects, surveyors, legal, consulting engineers and other fees necessarily and reasonably incurred by you in relation to the complete or partial rebuilding or rectifying work to your home.
- ✓ Costs and expenses incurred by you for the removal of debris, dismantling or demolishing, and shoring up as a result of the insured defect.



What is not insured?

- ✗ Loss or damage due to or arising from any defects in any existing and/or retained structures and their retained component parts.
- ✗ Loss or damage caused by normal settlement, drying out or natural shrinkage in the new home.
- ✗ Loss or damage caused by or resulting from fire, lightning, explosion, typhoon, hurricane, cyclone, volcanic eruption, earthquake, storm, tempest, flood, subterranean fire or other convulsion of nature, aircraft or other aerial devices or articles therefrom, escapes of water from tanks, apparatus or pipes, malicious persons, theft, attempted theft or impact.
- ✗ Ingress of water to any basement or part of the home which is built partially or fully below ground level.
- ✗ Fees incurred by you in preparing a claim.
- ✗ Any legal liability you may have to third parties arising out of the use or ownership of the home.
- ✗ Damage caused by movement and characteristic changes associated with the use of unseasoned timber within the new home.
- ✗ Damage caused by sulphides/sulphates (eg pyrite).
- ✗ Change in colour, texture, opacity or staining or any other ageing process.
- ✗ Wilful and malicious damage by you or any other party.
- ✗ Wear and tear, toxic mould or mildew, action by or infestation of vermin or insects, atmospheric or climatic conditions or gradual deterioration.



Are there any restrictions on cover?

- ! Cover will not begin until your property receives a Building Control Completion Certificate confirming the home has been built to current Building Regulation requirements and any additional requirements of this Structural Warranty policy, unless cover under Section 4.1 (Cover Prior to Completion) has been offered.
- ! Policy Excess – You will be responsible for the first £1,000 of each and every claim event.
- ! Cover is limited to the sum insured stated in your Certificate of Insurance.



Where am I covered?

The product provides cover for your project in England, Scotland, Wales and Northern Ireland.



What are my obligations?

Disclosing important information

When you take out or make any changes to your policy, you must answer questions you are asked honestly, accurately and provide true and complete information. You must also advise any changes in your circumstances that may affect your insurance and the cover provided.

When making a claim

You must give notice as soon as possible to the insurer's representatives of any loss or damage which may lead to a claim. Full written details of all the items subject to your claim, and all supporting information and assistance as may be required or requested, must then be provided as soon as possible.

Maintaining your home

You must comply with any formal instructions you are given by the insurer or its representatives regarding the maintenance and care of your home.

How you use your home

You must only use your home for the purpose for which it was designed.



When and how do I pay?

You must pay for your policy in full at the time of purchase. Payment can be made by credit or debit card.



When does the cover start and end?

If the first sale of the new home is completed within 12 months of the Technical Audit Approval date, the cover will start on the sale completion date, otherwise cover will start on the Technical Audit Approval date and will end exactly 10 years thereafter as confirmed in the Certificate of Insurance.



How do I cancel the contract?

You can cancel the policy within 14 days of receiving your policy documentation by writing to the administrator, Build Zone. Contact details can be found within your policy documentation.