

## Contract Works & Plant

### Please read this document carefully

This is a summary of the cover provided by your policy. It contains references to the key features and benefits of the policy as well as references to significant or unusual exclusions and limitations. It does not contain the full policy definitions, terms, exclusions and conditions and it is important that you read these fully before making any decision about your insurance. These can be found in the policy document, a copy of which is available from your insurance broker.

### Your commitment

You need to ensure that you are able to maintain the required premiums so that the cover can be continuous. You also need to ensure that the information you give us regarding your activities, circumstances and nature of risk is accurate and regularly reviewed so that, in the event of a claim you still have adequate and valid insurance cover.

The policy is issued for a 12 month period unless you request otherwise. You should review your cover on a regular basis as inadequate insurance could adversely affect any claim.

### Our obligations

We undertake to provide cover to you according to the terms of the policy schedule and the accompanying policy document. Please make careful note of the exclusions, conditions and the limits of cover, so that you are clear about what you might expect in the event of a claim.

Cover under this policy is subject to specific limits and excesses. Please refer to your broker for full details.

### The Cover

Covers loss or damage to, contract works (up to the contract price limit), own plant and tools, temporary buildings, plant tool and temporary buildings on hire, employees, tools and personal effects. Sums insured and limits are shown on the policy schedule.

### Extensions

- Removal of debris - the cost of removal of debris up to 10% of the sum insured
- Employer's interest - the interest of any Employer for whom you are carrying out a contract
- Professional Fees - the maximum contract price includes architects, surveyors, consulting engineers and other fees
- Property Stored - Covers site materials temporarily stored within the UK
- Property in Transit - covers the property insured whilst in transit
- Negligent breakdown of hired plant covered subject to the overall policy limits and Excesses.  
Also covers continuing hire charges following loss or damage up to £25,000 any one loss

### Exclusions

- loss or damage to any mechanically propelled vehicle (other than operation of mechanical plant as a tool) or any aircraft, locomotive, water craft
- loss or damage to property part of any structure which existed prior to the start of the contracts works, or property more specifically insured
- property for which you have no responsibility under contract conditions
- plant, tools and temporary buildings on hire unless under the Contractors Plant Association hire condition
- defects in design, plan, specification, materials or workmanship
- loss or damage due to mechanical or electrical breakdown or derangement, wear, tear, or other deterioration, unexplained disappearance or inventory shortage.
- caused by pollution or contamination
- penalties, financial or consequential loss due to delay or failure to perform any work or contract
- loss or damage arising out of use or occupation of the contract works by any owner, occupant or tenant
- loss or damage outside the uk

- excesses as follows
  - employees tools £50
  - theft/ malicious damage £1,000
  - all other losses £500
- war and kindred risks
- radioactive contamination
- nuclear site risks
- sonic bangs
- terrorism
- E risks

### Policy Conditions

#### Examinations

The Insurers shall have the right to examine the Insured property at all reasonable times.

#### Policy voidable

This policy shall be voidable in the event of misrepresentation

#### Alteration in Risk

The Insurance provided by this policy shall be avoided where there is alteration after the commencement of this Insurance which increases the risk of loss or damage unless continued cover is agreed by the Insurers in writing.

#### Housing Grants Construction and Regeneration Act 1996

In the event of a construction contract dispute being referred to an adjudicator under the provisions of this Act, then specific conditions apply which must be complied with if your policy is to operate.

### Claim Notification

Any loss destruction damage bodily injury claim or proceedings must be notified as soon as reasonably possible to This Insurance at: Pearl Assurance House, 15-17 Waterloo Road, Wolverhampton, West Midlands, WV1 4DJ

### Complaints Procedure

Any complaint you may have regarding your policy should be addressed to the Intermediary who arranged your Insurance Policy or if you are not satisfied with the way the complaint has been handled to This Insurance at: Pearl Assurance House, 15-17 Waterloo Road, Wolverhampton, West Midlands, WV1 4DJ

### Cancellation Rights

You have the right to cancel the policy at anytime, however any return premium allowable is totally at the discretion of the Underwriters

### Compensation

In the event that Allianz Insurance plc is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme