

The Islands' Insurance Home Policy has some standard exclusions which apply whilst you are altering, renovating, extending or repairing your home.

What is not covered is:

- Land movement caused by demolition, structural alterations or repairing your buildings.
- Any damage caused by poor workmanship, materials or design.
- Any other damage caused by work which involves altering, renovating, extending or repairing your buildings.
- Materials on site.

For certain types of work it may be possible to extend your policy to provide greater cover, including damage caused by demolition, structural alterations or repairing your buildings.

Extended Cover:

Additional Insurance

The exclusion of damage caused by demolition, structural alterations or repairing your buildings is deleted for the period of the contract.

What is not insured

- Damage to sand, cement and similar building materials left in the open,
- Damage to property owned lent to or leased by the builder or contractor undertaking the contract.

We will need to know details of the work proposed, the contract period, contract price, the contractor and who the Architect or Contract Administrator is etc. Please complete the enclosed form and return this to us at least 21 days ahead on the date any work is due to start.

At least 21 days before the work starts you should:

- Inform Islands' Insurance that work is going to commence at the premises, and consider if additional cover is required.
- Establish if the contractor has an "all risks" contract works insurance policy to cover himself and you for the full costs of damage to the work and to unfixed materials which are on premises before being used in the work.
- Establish that the contractor has an up-to-date public liability insurance for death or injury to people and damage to property and Employers Liability Insurance for injury or illness of employees.

## HOUSEHOLD INSURANCE - HOME BUILDING WORKS QUESTIONNAIRE

Name:

Policy Number:

### 1. Full Description of works being undertaken (including details of any structural work)

a) Address of the property undergoing building works:

b) Please describe what work is being undertaken including which building(s) will be affected  
– if applicable please attach a copy of the Planning Authority approval:

Yes No

c) Will the roof be replaced or any part of it removed?

d) Will any load-bearing walls be removed, under-pinned,  
have openings made in them or chimney breasts removed?

e) Will any excavation be undertaken deeper  
than 1 metre (3 feet, 3 inches) below ground level?

If you have answered 'Yes' to c) d) or e) give provide full details below and the schedule of works if available:

What is the approximate distance to the nearest occupied property?

### 2. Details of the Contract

What type of contract has been agreed?      Written      Verbal      None      Self-build

Details of the Contract?    Start Date: DD / MM / YY    End Date: DD / MM / YY

Total Contract Price    £     Total Professional Fees    £

Value of free-issue materials (i.e. provided by you to the Contractor)    £

Which party is required to insure the contract?

If you have signed a Joint Contracts Tribunal (JCT) contract please state the relevant contract, edition and clause:

Home Owner      Minor Works      Intermediate      Standard      Edition 20 \_\_\_\_\_      Clause \_\_\_\_\_

If it is a different type of contract, please give details below and provide a copy:

**3. Name(s), address and telephone number of the Architect or Contract Administrator**

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**4. Name(s), address and telephone number of the contractor(s)**

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**5. The Contractor's insurance cover**

What limit of Public Liability insurance does the Contractor have? £

Does the contractor carry their own Contract Works insurance? **Yes** **No**

Please provide a copy of their Certificate/Schedule confirming this.

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**6. Use of heat/naked flames by the contractor**

Will the contractor be using any form of heat/naked flames? (*Welding/soldering/bitumen/tar etc.*) **Yes** **No**

If yes please provide full details of how heat will be used during the building works:

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**7. About the existing property / structure and your contents**

**Yes** **No**

a. Will the property be wind and watertight throughout the period of the works?

b. Are the walls and roof of the property of standard construction? (*Brick, stone, slate or tile*)

c. Will the premises be fully occupied during the contract?

d. Will your contents remain in the property throughout the period of the building works?

If you answer No to a), b), c) or d) please provide further details:

If the property is not occupied during the contract, who is responsible for securing the site each day and what security is in place?

How often will you, the policyholder, or someone acting on your behalf (other than the contractor) be visiting the site?

If your contents will be in storage, where will they be stored?

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**8. Future use of the property**

When the building works are complete, what are your intentions for the property?

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**Any additional relevant information:**

The above information that I have provided is true, accurate and complete.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_