



## Guidance Notes on Altering, Renovating, Extending or Repairing your Home.

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.

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 of 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.
- 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. If not, you may wish to consider purchasing this additional cover.
- 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.

**We are unable to offer cover for the work being undertaken under the home policy, a separate contract works cover should be sought if not provided by the contractor.**

## 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:

c) Will the roof be replaced or any part of it removed?	Yes	No
d) Will any load-bearing walls be removed, under-pinned, have openings made in them or chimney breasts removed?	Yes	No
e) Will any excavation be undertaken deeper than 1 metre (3 feet, 3 inches) below ground level?	Yes	No

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 /  YYYY End Date:  DD /  MM /  YYYY

Total Contract Price (£):

Total Professional Fees (£):

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

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:

Please detail the construction material of any extension/alteration works being carried out:

**Please note that we cannot accommodate contracts which require insurance of the existing structure in joint names with the contractor. If your building contract requires this, please enquire whether this can be amended to the contractor only or yourself only, otherwise a separate contract works policy will be necessary.**

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

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

## 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.**

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

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

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

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

- a) Will the property be wind and watertight throughout the period of the works? Yes No
- b) Are the walls and roof of the property of standard construction? (Brick, stone, slate or tile) Yes No
- c) Will the premises be fully occupied during the contract? Yes No
- d) Will your contents remain in the property throughout the period of the building works? Yes No

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?

## 8. Future use of the property

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

### Any additional relevant information:

## Declaration

Please read the following declaration and sign in the box below to agree to the terms of this declaration:

To the best of my belief and knowledge, the information I have provided in connection with this Home Building Works Questionnaire is true, accurate and complete and I have not withheld or altered any material facts. I agree and acknowledge that knowingly or recklessly providing Islands (the "Company" with information which is false or misleading, or any failure on my part to inform the Company of any material facts will entitle the Company to void my Home Insurance Policy.

For the avoidance of doubt, a material fact is one likely to influence the Company's assessment or acceptance of this Home Building Works Questionnaire. If you are unsure as to whether a fact is material or not, you should disclose this in the additional information box above.

I agree that the Home Building Works Questionnaire, the terms contained within it and any information provided in connection with it will be incorporated into my Home Insurance Policy and will be relied upon by the Company in deciding whether to accept this insurance.

Signature:

Name:

Date: DD / MM / YYYY