

Proposal form

Zurich Self Build '10' New Home Structural Defects Insurance Policy

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Zurich Insurance Building Guarantee

Zurich '10' for Selfbuilders proposal form

Thank you for choosing to use the Zurich Self Build '10' Structural Defects Insurance policy for your self build project.

How to register

Complete the proposal form in full. Check that you have all the information to hand and complete the following checklist.

Enclose the following with your proposal form:

- Site plans (1:500 or 1:1250). These will be checked prior to acceptance for insurance purposes.
- Set of Building Regulation drawings and specifications, including tanking details if applicable. These will also be checked prior to acceptance for insurance purposes.
- A copy of the site investigation report.
- Experts' reports (for conversions/refurbishments only – see Guidance Sheet for requirements).
- Crossed cheque for non-refundable registration fee payable to Zurich Insurance for £150 + VAT.
- Completed 'Professional Friend' details.
- Signed and dated Proposal Declaration.

Retain a copy of the proposal for your own records. The proposal forms the basis of a contract between yourself and Zurich and it is important that you read this carefully.

Please send the above to: **Zurich Insurance Building Guarantee, PO Box 45, Farnborough, Hampshire GU14 0NL.**

Upon receipt and acceptance of your application, registration fee and documentation, we will send you:

- The Technical Manual
- The Landmark Envirosearch report
- The name and contact numbers of your site surveyor
- The quotation/invoice for the balance payable.

For conversions and refurbishments we may, upon receipt of your experts' reports, visit the site prior to providing a quote (this may be subject to conditions).

You should submit this application form at least three weeks before you start work for newly built properties or four weeks for conversions/refurbishments. You should also notify your nominated Zurich site surveyor, giving not less than 10 days notice, of the commencement of the dwelling (please note site visits will commence only if the premium has been paid). If these time limits are not met, extra costs may be incurred.

Your site surveyor will advise on how to proceed for future inspections at his first visit. However, please ensure that you contact your site surveyor in sufficient time for him/her to view the construction stage.

What we expect

It is important that you can show compliance with our technical requirements. Therefore we ask for the following:

- Specification and construction must conform to the requirements of the Technical Manual, which must be followed throughout the course of construction.

- The dwelling must be designed by an architect (or other professional), and all skilled work must be carried out by professional contractors and tradesmen. Building Regulation Approval is also required. **A Building Notice is not acceptable for insurance purposes.**
- Selfbuilders must have a source of technical advice – a 'professional friend'. Details of their qualifications and any PI cover should be provided. (Minimum of HNC in construction is required.)
- All plans need to be approved for insurance purposes prior to commencement on site.
- All basements must be designed and installed by an expert and/or appropriately qualified contractor. **All basement installations must carry a 10-year insurance backed guarantee acceptable to us.**
- A site investigation report is required for all developments. In addition, where the site ground conditions include either made up ground, contaminated land, mining or mineral extraction area or peat soil, we will require a copy of the foundation design.
- If the building will incorporate an existing element, the proposal **must** be registered as a conversion. For example, if the building will abut an existing structure (in this instance it must also be structurally independent) or incorporates existing walls/floors/drains/foundations, etc.

Should you be using traditional materials (eg. green oak), innovative materials and/or design, you may benefit by contacting our technical staff before submitting your application. We can then advise on how to proceed.

Important note

Applicants can cancel at any time prior to the issue of the Insurance Certificate, but must do so in writing. Applicants are advised that upon cancellation of the Zurich Self Build '10' policy Zurich will refund as follows:

- if the project has not started, 90% of the fees and all of the premium will be refunded
- if the work has commenced, only the premium element will be refunded.

Registration fees are non-refundable.

Zurich reserves the right to cancel this proposal and will notify in writing to the correspondence address last notified

- should the applicant be found to have been in breach of any of the above requirements
- should the applicant not complete the project within a three year period from the date of acceptance of this proposal or if construction work ceases for 90 days or more before the new home is complete (20% of the original charges may be payable for each additional year if we decide to permit an extension to the build period)
- the property is occupied prior to completion and our written requirement for completion within a specified time period is not met.

An Insurance Certificate can only be released when the work has been substantially and satisfactorily completed in accordance with our Technical Requirements.

Zurich Self Build '10'

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Office use only

Scheme code	Branch code	Date received	Development number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
BCA code	Surveyor code	Registration number	Rating category
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your name and address

Name	Address (for correspondence)		
<input type="text"/>	<input type="text"/>		
Telephone number	Fax number	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Development details

Grid reference (refer to planning details or OS map 1:50,000 series)	Full site address
<input type="text"/>	
Postcode	
Estimated start date	Proposed completion date
<input type="text"/>	<input type="text"/>

Please give details of local authority

Name of local authority
<input type="text"/>
Name of building control Approved Inspector
<input type="text"/>

Construction type

Newbuild	Conversion/refurbishment
<input type="text"/>	<input type="text"/>

If an existing element is being used, the property is classed as a conversion

Calculation of premium

Premiums are based on floor area*, comprised of ground floor area (excluding conservatories – these are not covered under the policy), upper floor area, other levels (room in roof, basement etc), and attached/integral garage. Please complete the total area in sq.m:

Element	Area	Element	Area (m ²)
A Ground floor area*	<input type="text"/>	D Integral or attached garages**	<input type="text"/>
B Upper floor area	<input type="text"/>	Total floor area	<input type="text"/>
C Other levels (rooms in roof, basement, etc.)	<input type="text"/>		

*Floor area is defined as the total area of all floor levels contained by the inner surface of all perimeter walls. Integral and attached garages must be included in this calculation.

**Detached garages and outbuildings are specifically excluded unless notified to us and agreed in writing.

Office use

Registration fee paid	Premium due
R/O	Inspection fee due
Schedule	Ends
Development comments	

