



# Property Insurance for the Construction Industry policy summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Name of the Insurer

The insurer of the policy is Aviva Insurance Limited trading as Norwich Union.

## Type of Insurance and Cover

The Construction policy offers you the flexibility to select from a wide range of covers and services to provide you with the protection that your business needs.

## Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

## Asset Protection

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Property Damage</b> There is a choice of covers for your buildings, machinery and business contents – Specified Contingencies or All Risks</p> <p><b>All Risks</b> – includes loss or damage from specific causes – fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, falling trees, escape of water from any tank apparatus or pipe, impact, sprinkler leakage and accidental damage.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Automatic cover for buildings or contents that you purchase during the period of insurance up to £500,000</li> <li>• Loss of metered water up to £10,000</li> <li>• Damage caused by fire brigade to landscaped gardens and grounds up to £10,000</li> </ul>	<p><b>Please refer to the Property Damage section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials or workmanship</li> <li>• Faulty or defective workmanship, operational error or omission by you or your employees</li> <li>• Pollution or contamination</li> <li>• Theft or attempted theft</li> <li>• Damage to gates, fences or moveable property in the open by weather related incidents</li> <li>• Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused</li> <li>• Damage to boilers and pressure vessels caused by their own explosion or collapse (Cover is available under the Engineering section)</li> <li>• The first part of any claim (your excess).</li> </ul>

Asset Protection continued

Cover, Features and Benefits	Exceptions and Limitations	Cover, Features and Benefits	Exceptions and Limitations
<ul style="list-style-type: none"> <li>Costs and expenses incurred in locating the source of water damage up to £10,000</li> </ul> <p><b>Optional Covers:</b></p> <ul style="list-style-type: none"> <li>Subsidence, ground heave and landslip</li> <li>Terrorism.</li> </ul>		<p><b>Goods in Transit</b></p> <p>Cover for your goods or stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>Cover for your employees personal belongings up to £500</li> <li>Losses to sheets, ropes and packing materials</li> </ul> <p><b>Optional cover:</b></p> <ul style="list-style-type: none"> <li>Damage to tools</li> </ul>	<p><b>Please refer to the Goods in Transit section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Losses caused by inadequate packing, insulation of the goods being carried</li> <li>Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed</li> <li>Losses due to delay</li> <li>Damage caused by changes in temperature</li> <li>The first part of any claim (your excess).</li> </ul>
<p><b>Theft</b></p> <p>Cover for loss, destruction or damage to insured property at your premises caused by theft or attempted theft. Including acts of violence against you or your staff.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>Up to £1,000 for replacement locks following the loss of keys due to theft</li> <li>Theft of computer and audio visual equipment at your premises up to £50,000</li> </ul>	<p><b>Please refer to the Theft section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Theft whilst the premises are unoccupied or disused</li> <li>Unexplained losses, acts of fraud or dishonesty and inventory shortage</li> <li>Theft from open spaces at the premises</li> <li>Theft where you or your partners, directors employees or household members are involved</li> <li>Consequential loss or damage</li> <li>The first part of any claim (your excess).</li> </ul>	<p><b>Money and Assault</b></p> <ul style="list-style-type: none"> <li>Loss of money belonging to your business or for which it is responsible, on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe</li> <li>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business.</li> </ul>	<p><b>Please refer to the Money and Assault section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Shortages due to clerical or accounting errors</li> <li>Losses due to the fraud or dishonesty of any employees not discovered within seven working days</li> <li>Loss from unattended vehicles, vending or gaming machines</li> <li>Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.</li> </ul>
<p><b>Business All Risks</b></p> <p>Cover for your business equipment following accidental loss or damage.</p> <p>Cover can be extended to anywhere in the world.</p>	<p><b>Please refer to the Business All Risks section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</li> <li>Mechanical or electrical breakdown or derangement</li> <li>Theft from unattended vehicles not involving forcible and violent entry</li> <li>The first part of any claim (your excess).</li> </ul>		

### Asset Protection continued

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Glass</b> Provides cover for the breakage of all external and internal glass at your premises including sanitary fittings.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Costs incurred in boarding up damaged glass</li> <li>• Contents of display windows</li> </ul>	<p><b>Please refer to the Glass section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Breakage of glass in light fittings, vehicles, vending machines or signs</li> <li>• Breakage while premises are unoccupied or unused</li> <li>• The first part of any claim (your excess).</li> </ul>

### Revenue Protection

Cover, Features and Benefits	Exceptions and Limitations
<p><b>Business Interruption</b></p> <ul style="list-style-type: none"> <li>• Interruption to your business following an insured loss under the Property Damage and Theft section, which results in increased running costs</li> </ul> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Payment of expenses incurred despite a reduction in your income</li> <li>• Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments</li> </ul>	<p><b>Please refer to the Business Interruption section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Losses excluded under the Property Damage and Theft section</li> </ul>
<p><b>Book Debts</b></p> <ul style="list-style-type: none"> <li>• Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event</li> </ul>	<p><b>Please refer to the Book Debts section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Losses excluded under the Property Damage section</li> <li>• Loss of computer records due to inherent defects</li> </ul>

#### Duration of Policy

The Policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

#### Cancellation

There are no cancellation rights under this policy

#### How to Claim

If you need to make a claim please call our claims line on **0500 114 477**, our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

#### Our Service to You

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Norwich Union point of contact.

Norwich Union is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

#### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

