

Contract Works Insurance

Summary of cover

What is a summary of cover?

It is an outline of key cover benefits and limitations. For the full cover terms and conditions, please refer to the policy wording which will prevail in the event of a claim or dispute.

Who underwrites this insurance?

This insurance is arranged and administered by Suited and underwritten by the Insurer, Admiral Business, a trading name of Able Insurance Services Limited, on behalf of Admiral Insurance (Gibraltar) Limited.

What is insured - significant features and benefits

This cover will respond if in the instance of:

- ✓ **Physical loss, theft or damage** to all works that have been completed or are to be completed by you or on your behalf, including any materials and temporary buildings used or intended to be used.

The cover will also provide:

- ✓ £1,000 in respect of lost or damaged employees' effects
- ✓ £25,000 in respect of immobilised hired plant
- ✓ £25,000 in respect of repair investigations and tests costs
- ✓ £10,000 in respect of temporary repair/expediting permanent repair costs
- ✓ £1,000 in respect of lost or damaged security devices or keys costs
- ✓ £10,000 in respect of Fire Brigade charges
- ✓ 10% of the limit of cover in respect of debris removal
- ✓ 25% of the limit of cover in respect of expediting expenses
- ✓ £50,000 in respect of reproduction of plans, specifications and documentation
- ✓ £10,000 in respect of temporary repair/expediting permanent repair of temporary buildings
- ✓ Offsite storage anywhere in the UK

- ✓ Reasonable costs to avoid or reduce impending damage

What is not insured - significant or unusual exclusions or limitations

This cover will not respond to claims in relation to:

- ✗ Defective design
- ✗ Breakdown or wear and tear
- ✗ Damage to works after being taken into use by your clients
- ✗ Disappearance or shortage
- ✗ Damage to existing structures
- ✗ Decommissioning
- ✗ Damage caused by materials processed or treated by you
- ✗ The scratching, scouring or spoiling of glass painted polished smooth or similar finished surfaces
- ✗ Work at:
 - Power stations or nuclear establishments
 - Oil, gas or chemical refineries, bulk storage facilities or production premises
 - Aircraft.
 - Watercraft
 - Railways or airports
 - Underground or underwater locations, piling work or water diversion
 - The use of explosives
 - Construction work on towers, steeples, chimneys, shafts, blast furnaces, viaducts, bridges, docks, tunnels, dams or reservoirs
 - The erection or repair of buildings or structures more than 20 metres in height; or excavation work more than 3 metres in depth, unless disclosed to and accepted by Us before the start of the Policy.
 - Hospitals and other medical facilities
 - Quarries
 - The pharmaceutical industry
 - Laboratories
- ✗ Dishonest, deliberate or malicious acts by you or any employee
- ✗ Confiscation

For the full cover exclusions or limitations, refer to the policy wording.

What are the cover limits and excess?

For the maximum amounts payable, refer to your schedule and the policy wording. The excess is £250 any one claim.

Where am I covered?

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including travel between any of these unless it is agreed otherwise and specified in the Schedule.

What are my obligations?

The information you provide to us about yourself and your business circumstances must be complete and accurate. This obligation applies at all times – before applying for cover and throughout its life. You must notify the insurer as soon as possible, and no later than 14 days after becoming aware of any threat, incident or occurrence that might lead to a claim. Do not admit liability or make any settlement offer regarding a claim without prior consent from the insurer.

Failure to comply with the obligations above may invalidate your policy or a claim.

When does the cover start and end?

Your cover will start on the date you select and will continue each month until it is cancelled.

How do I cancel the contract?

Cancel anytime in your Suited customer portal or contact Suited.

When and how do I pay?

The premium will be collected from your payment card each month.

How do I notify a claim?

Refer to the policy wording for details.

How do I make a complaint?

If you want to make a complaint about this insurance, refer to the policy wording for details.