

HomeWorks

Residential building works



Product Summary

Homeworks is a specially designed product for homeowners who are renovating, refurbishing or extending their homes, where the works involved are too extensive for standard home insurance providers.

By choosing HomeWorks, you will be able to provide your clients with one seamless policy for the existing structure, the contract works, the home contents and the homeowner's liability exposures for the period of the works. The policy can be written in the joint names of the homeowner and contractor and is designed to fit the requirements of standard JCT contracts.

Cover Summary

Existing Structure

- Cover for the buildings of the home including outbuildings, garages, & walls
- Indemnity cover - the existing structure will be restored to the condition it was in prior to the loss (providing it has been insured for the correct value)
- All risks cover for properties in good condition
- Requirements of joint names contracts catered for (for example JCT)
- Alternative accommodation costs whilst the property is being repaired following an insured claim rendering it uninhabitable

Contract Works & Materials

- All risks cover for contract works including materials and fixtures and fittings used in the works

Home Contents

- The homeowners contents can be insured against all the standard home insurance perils

Liability to third parties

Automatic cover of up to £2,000,000 in respect of the policyholder's legal liability to others to compensate them for injury or damage to their property arising out of their capacity as property owners during the period of insurance. Note: there is no cover for contractor/employee/public liability.

Legal Helpline

24 hour legal helpline offering advice on any private legal problem and access to a free online legal document service

Application

Online at
www.plum-underwriting.com/brokercentre

Underwriter(s)

Underwritten by HSB Engineering Insurance Limited, under a facility managed by Plum Underwriting Ltd

Payment options

Broker statement

Risk transfer

Yes, cascades risk transfer to broker

Territories

For properties situated in England, Wales, Scotland, The Isle of Man, The Channel Islands

Contacts

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