

# Contract Works Insurance



## What is it?

Contract Works Insurance, or Contractors All Risks Insurance is arranged when you are intending to have work done on your home.

This can include any kinds of alteration or improvement including demolition, extension or conversion.

During the work, your home faces increased risk from a number of sources; damage to your property or your neighbours, injury to visitors, hot works that could cause fire, flood, destabilisation or even potentially theft by contractors. You need to ensure that you are properly insured in case things go wrong.

## Who needs it?

If you are having work done on your home, you may think that the contractors will have their own contract works insurance. You'd be correct, they will. But their insurance only covers damage or theft of their own belongings, not to yours.

## What does it cover?

Contract Works Insurance covers 'all risks' with no hidden exclusions or terms. It covers your home and the works you are having done, in their entirety.

The policy we can arrange for you will be tailored to the work you are having done and puts you firmly in control. We will talk you through the different options available and decide together which eventualities need to be included, such as living onsite or moving out during the works.

Please make sure that you keep your account manager up to date if your works go over schedule so we can arrange an extension for you.

## What does having Contract Works Insurance mean to you?

You are making a huge investment when you make home improvements. And whilst you hope that everything will go as planned, things happen, and when they do, you need to make sure you are protected. With this vital policy, you are in control of the situation and have peace of mind that, should the worse happen, you won't have lost out.

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