

INITIAL CERTIFICATE

Joe Bloggs
21 The Street
Somewhere
East Nowhere
SS0 000

Account Number: 500000
Policy Reference: SW10/100000
Insured: Mr Joe Bloggs
Mrs Joanne Bloggs

Housing Unit Holly Lodge
New Road
Landford
Wiltshire
SP5 2AZ

Project Type: New Build

Sum Insured: £180,000

Limit of Indemnity: See Policy Limits section of Policy

Indexation Factor: 5% or the RICS House Re-building Cost index, whichever is the lesser, per annum compound, effective from each anniversary date of the start of the Period of Insurance

Period of Insurance: 10 Years from the date of inception as specified in the Certificate of Insurance issued upon satisfactory completion of the Site Audit process.

Excess: £1,000

Endorsement(s): None

Insurance Premium £ 996.00

Insurance Premium Tax: £ 49.80

Total: £1,045.80

Site Audit Fees: £750.00

VAT: £131.25

Total: £881.25

Total Fees/Premiums **£1927.05**

Did you know...

...we don't just arrange Structural Warranties?

Build-Zone is a trading style of an established broker who provides a wealth of experience in all areas of insurance including:

- Household
- Motor
- Commercial
- Retail
- Motortrade
- Tradesmen
- Contractors
- Marine Cargo
- Liability
- Professional

So, if you are pleased with the service you have received to date, why not give us a call on 01732 742102 and we will be delighted to arrange quotations for other insurances.

Build Zone Warranty for Self Builders

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Insuring Agreement

In consideration of Self Build Zone, Insurers or their Agents having received the premium and fees required and subsequent upon receipt of an unqualified **Certificate of Approval** from the **Site Audit Surveyor**, the Insurer agrees to provide cover for the Build Zone Structural Warranty policy in relation to the Housing Unit identified within this Initial Certificate subject to:

- 1 The Policyholder providing the Insurers and/or The Site Audit Surveyor being allowed full access to the **Housing Unit Site**
- 2 The Policyholder providing to the Insurers and/or the Site Audit Surveyor any relevant documentation reasonably requested without charge.
- 3 The **Insurers** having the right to amend the Final Terms, Conditions or Premium of the **Build Zone Warranty For Self Builders Policy** if:
 - a. There is any material alteration to the information supplied to the **Insurer** and/or
 - b. There is any change in legislation prior to issuing the **Certificate of Insurance** which adversely affects the **Insurers Liability**.

Inception Procedure

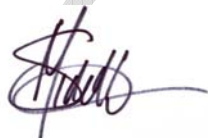
The Site Audit Surveyor will have to complete all inspections or re-inspections before the **Certificate of Insurance** is issued and Insurance Cover starts. The policy is not complete without evidence of the **Initial Certificate**, the **Policy** and the **Certificate of Insurance**.

The Site Audit Process is for the sole intention of establishing whether or not the Housing Unit represents a normal risk to the Insurers and it should not be inferred that the inspections are for any other purpose.

Policyholders Responsibility

It is the **policyholder's** responsibility to ensure that a thorough inspection of the housing unit is carried out upon completion. If appropriate, any defects should be reported to the **Builder** or **Contractor** and remedied prior to the inception of the policy.

Signed for and on behalf of **Insurers**



Date: Friday, 17 March 2006