

Build-Zone New Home Warranty Insurance

Insurance Product Information Document

Product: Build-Zone New Home Warranty – Residential
Wording: BZFULRESSW0320A - V1
Insurer: Fidelis Underwriting Limited



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Sennocke International Insurance Services Limited, of which Build-Zone is a trading style, is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 309040).

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This Document contains only a summary of the key information your insurance Policy provides. The full terms and conditions of the insurance, including for example, complete information on exclusions, your obligations, how to make a claim, and your complaints and cancellation rights, can be found in your Policy Document and Certificate of Insurance. You should read your Policy Document and Certificate of Insurance carefully to ensure the cover meets your needs.

What is this type of insurance?

Your Build-Zone New Home Warranty provides 10 or 12 years cover upon completion of the project, against defects in the design, workmanship, materials and components in any new works to your home.



What is insured?

- ✓ Cost of complete or partial rebuilding or rectifying work to your new home which has been affected by major damage as defined in the Policy.
- ✓ Cost of making good any defect in the design, materials, workmanship in the newly constructed drainage system for which you are responsible.
- ✓ Costs of repairing, replacing or rectifying any part of the waterproof envelope of your new home as a result of ingress of water caused by a defect in the design, workmanship, materials or components of the waterproofing elements of the new home.
- ✓ Cost of repairing or making good any defects in the chimneys and flues of the new home which are causing an imminent danger to the health and safety of occupants of the home.
- ✓ Alternative accommodation costs and expenses in respect of removal and storage if your home is uninhabitable as a result of the insured defect.
- ✓ Fees such as architects, surveyors, legal, consulting engineers and other fees necessarily and reasonably incurred by you in relation to the complete or partial rebuilding or rectifying work to your home.
- ✓ Costs and expenses incurred by you for the removal of debris, dismantling or demolishing, and shoring up as a result of the insured defect.



What is not insured?

- ✗ Loss or damage due to or arising from any defects in any existing and/or retained structures and their retained component parts.
- ✗ Loss or damage caused by normal settlement, drying out or natural shrinkage in the new home.
- ✗ Loss or damage caused by or resulting from fire, lightning, explosion, typhoon, hurricane, cyclone, volcanic eruption, earthquake, storm, tempest, flood, subterranean fire or other convulsion of nature, aircraft or other aerial devices or articles therefrom, escapes of water from tanks, apparatus or pipes, malicious persons, theft, attempted theft or impact.
- ✗ Fees incurred by you in preparing a claim.
- ✗ Any legal liability you may have to third parties arising out of the use or ownership of the home.
- ✗ Damage caused by movement and characteristic changes associated with the use of unseasoned timber within the new home.
- ✗ Damage caused by sulphides/sulphates (e.g. pyrite).
- ✗ Change in colour, texture, opacity or staining or any other ageing process.
- ✗ Wilful and malicious damage by you or any other party.
- ✗ Wear and tear, toxic mould or mildew, action by or infestation of vermin or insects, atmospheric or climatic conditions or gradual deterioration.
- ✗ Property Cyber and Data loss, damage or liability.
- ✗ Loss, damage, claim, cost or expenses caused by Communicable Disease.
- ✗ Loss or damage, claim, cost or expense caused by or attributable to Asbestos.



Are there any restrictions on cover?

- ! Any claim prior to the start date or after the expiry date of the Policy as defined in the Certificate of Insurance
- ! Any claim under the Excess amount as defined in the Certificate of Insurance
- ! Any claim which falls outside of the terms and conditions of the Policy or is specifically excluded
- ! Cover is limited to the Sum Insured as defined in the Certificate of Insurance.



Where am I covered?

Cover is provided for the home detailed in the Certificate of Insurance and located within England, Scotland, Wales and Northern Ireland.



What are my obligations?

Disclosing important information

When you take out or make any changes to your Policy, you must answer questions you are asked honestly, accurately and provide true and complete information. You must also advise any changes in your circumstances that may affect your insurance and the cover provided.

When making a claim

You must give notice as soon as possible to the insurer's representatives of any loss or damage which may lead to a claim. Full written details of all the items subject to your claim, and all supporting information and assistance as may be required or requested, must then be provided as soon as possible.

Maintaining your home

You must comply with any formal instructions you are given by the insurer or its representatives regarding the maintenance and care of your home.

How you use your home

You must only use your home for the purpose for which it was designed.



When and how do I pay?

The Policy must be paid for in full, by you, the developer or another third party.



When does the cover start and end?

Cover starts and ends on the dates specified in your Certificate of Insurance.



How do I cancel the contract?

You can cancel the Policy within 14 days of receiving your Policy Documents by writing to the administrator, Build-Zone. Contact details can be found within your Policy Documents.