

Hiscox Renovation and Extension Insurance
Be aware: important conditions for you
and your contractor



When any of your contractors are named as a joint insured on your policy, or where you are responsible for managing the building works project at your home, it is important that you and your contractors are aware of your obligations under the renovation and extension section of your home insurance policy.

Please read this factsheet thoroughly and share it with your joint named contractor(s). We may refuse your claim or reduce any payment we may make if we believe that you have failed to fulfil the obligations detailed below.

Fire precautions

When carrying out any work involving the application of heat or the use of angle grinders or disc cutters, you, or any of your contractors, must ensure that:

- a thorough examination of the immediate vicinity of the work, including the area on the other side of any wall or partition, is made to see whether any material is in danger of catching fire either directly or by conducted heat. Please ensure that a record of each inspection is kept
- all moveable and combustible materials are removed from the immediate area of the work to at least 15 meters away from the point of application of heat. Combustible materials which cannot be moved must be covered and fully protected by screens of non-combustible material
- there is available for immediate use:
 - two portable multi-purpose dry powder fire extinguishers to European Standard BS EN 3 or British Standard BS5423, with a minimum capacity of 4.0 kilograms each and serviced in accordance with BS5306-3; or
 - a hydraulic hose reel, provided the situation is one where water would not aggravate a fire or explosion.
- the lighting of all blow lamps, blow torches, welding and cutting equipment is carried out strictly in accordance with the manufacturer's instructions and no piece of lighted equipment is left unattended
- any gas cylinders not required for immediate use are kept outside the building in which work is taking place and, in any event, at least 15 metres from the point of application of heat or use of angle grinders or disc cutters
- any tar bitumen or asphalt boiler is not left unattended; is located at ground level on a non-combustible surface; and is used in the open air
- for at least one hour after the completion of each period of work, or stage of work, involving the application of heat or use of angle grinders or disc cutters, the area is inspected to ensure that any outbreak of fire, or signs of all possible outbreak of fire, will be noticed.

Underground services

When carrying out any excavation or earth-moving operations involving digging, drilling or boring, you or your contractor must ensure that:

- prior to starting any excavation or earth moving work:
 - all enquiries, including those with the relevant authority responsible, as to the location of existing pipes, cables, mains, or other underground services have been made and confirmed in writing;
 - remote electrical devices are used, where practicable, to locate existing pipes, cables, mains or other underground services;
 - all people carrying out excavation or earth moving work are made aware of the location of pipes, cables, mains, or other underground services.
- the method of work minimises the risk of physical loss or damage to pipes, cables, mains, or other underground services
- a full written record of the enquiries and measures taken to locate and minimise the risk of physical loss or damage to pipes, cables, mains and other underground services is kept.

Changes to building plans

You, or any of your contractors, must obtain agreement from the structural or consulting engineer if there are any significant changes or variations to the building plans before work commences.

You must also tell us, as soon as possible, of any change in plans. When we are notified of a change we will tell you if this affects your policy. For example, we may amend the terms of your policy or require you to pay more for your insurance.

Lifting operations

You, or any of your contractors, must ensure that use of any items of lifting plant or lifting equipment is conducted in accordance with the British Standard for the Safe Use of Cranes – BS7121 (or as amended).

Check plumbing

You, or any of your contractors, must ensure that all plumbing and connected pipework is pressure tested at the moment the water is first switched on and checked for two consecutive hours to ensure there are no leaks.

Unattended premises

- When your home is unoccupied during the building works and left unattended overnight, you, or any of your contractors, must:
 - turn off gas, water, and electricity supplies at the mains, unless such services are required to prevent frost damage or to power security systems or fire protection systems;
 - ensure all doors, windows, and other access points are secured and alarm protection (where available) is activated;
 - ensure that the site is thoroughly inspected by you, or your representative, at least once per week. Any work that is necessary to maintain security arrangements or to rectify defects, must be carried out as soon as possible without unreasonable delay.

Further information

For further information on the insurance policy or your obligations please contact your broker.

Renovation and extension policies are underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited. Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.