
What is a policy summary?

This summary document is an extension to and forms part of your Hiscox 606 Home Insurance policy summary. This document provides key information about your renovation and extension insurance. Please note that this policy summary does not contain the full terms and conditions of your contract with us. The full terms can be found in your Hiscox Renovation and Extension Insurance policy wording. If you have any other questions then please contact your insurance agent.

Significant features and benefits

The renovation and extension is designed to extend the cover provided under your 606 policy to give additional protection against the risk of loss or damage arising from renovation, extension or other building works taking place at your home. Please note this cover only operates during the period of the building works.

Key benefits include:

- Building works are covered for full accidental damage.
- Property owner's liability cover for accidents which take place as a result of the building works taking place at your home. This cover includes claims for compensation you legally have to pay, as a result of the building works at your home, for nuisance, trespass or interference with any easement or right of air, light, water or way committed during the period of insurance.
- The option to include cover for your owned plant as well as hired in plant used in the building works or whilst in transit to or from the building works site. Where we have agreed to pay for physical loss or damage to hired in plant we will also cover continuing hire charges you are legally liable to pay for lost or damaged hired in plant.
- The option to include non-negligent liability cover. You are covered against any claim for damages by reason of bodily injury or damage to property caused by collapse, subsidence, heave, vibration, weakening or removal of support or lowering of ground water where negligence by your contractor or any sub-contractor cannot be clearly established.

Significant or unusual exclusions/limitations

If you are responsible for managing the building works you must fulfil the safety obligations shown under the important conditions section of your Hiscox Renovation and Extension Insurance policy wording. When insurance is required in joint names with your contractor the above safety obligations also apply to them. These obligations will also be set out in the renovation and extension hand-out we provide for your project manager or architect before any work commences on your home.

We may ask you to provide us with a home survey report to establish the condition of the buildings at your home. If such a report is not available or provided to us within the time frames we have agreed upon then the onus will be upon you to prove that any physical loss or physical damage to your home was not caused by or did not result from any pre-existing defect.

Theft of unfixed non-ferrous metal of any description is excluded unless it is contained within a secured and locked purpose built security container or a building where all openings have been secured by locked windows and doors.

We will not cover loss or damage to machinery forming part of the building works unless it happens during the seven days of testing or one month from the date of commissioning.

We do not cover tyres, tools cutting edges, moulds, dies, patterns, non-metallic linings, glass, pulverising and crushing surfaces, flexible pipes, cables, drive belts, or parts requiring periodic renewal of owned or hired in plant, unless the physical loss or physical damage is caused by persons acting maliciously.

If any of your contractors are named in your schedule and are responsible for causing injury or damage to property we may start recovery proceedings in your name. We ask that you give us all the assistance we need to do this. You must not enter into any agreement with any of your contractors waiving our right to start proceedings in your name.

Under our non-negligent liability cover, we do not cover your liability for injury or damage to property caused by the negligence, omission, breach of statutory duty or default by you, your contractor(s) or sub-contractor(s) or any servant or agent of yours or of your contractor(s) or sub-contractor(s) involved in the contract.

Any special exclusions, limitations or terms that may apply will be found in your individual quotation and schedule.

Duration of contract

This addition of cover to your 606 policy runs for the period of the building works shown in your renovation and extension schedule. You will need to specify the anticipated start and completion date of the building work when applying for this insurance. The renovation and extension insurance policy wording operates in conjunction with your 606 policy. Cover will continue until the completion date of the building work provided your 606 policy remains in force. If your 606 policy does not renew or is cancelled then the cover provided for your building works will also be cancelled or come to an end.