



BUILDSTORE
INSURANCE SERVICES



HARMONY
TIMBER UK

BUILD CARE SITE INSURANCE & STRUCTURAL WARRANTY

PROTECTION & PEACE OF MIND

FOR SMART HOMEBUILDERS

buildstore.co.uk

harmonytimber.co.uk



BUILD CARE
STRUCTURAL WARRANTY

With more and more self builders choosing to take out a 10 year warranty rather than rely on an architect's certificate, BuildCare Structural Warranty gives you just the cover you need.



BUILD CARE
SITE INSURANCE

Every self build or renovation project needs site insurance - and any lender providing finance for a self build or renovation project will insist on it. Find out how a BuildCare policy can give you peace of mind.

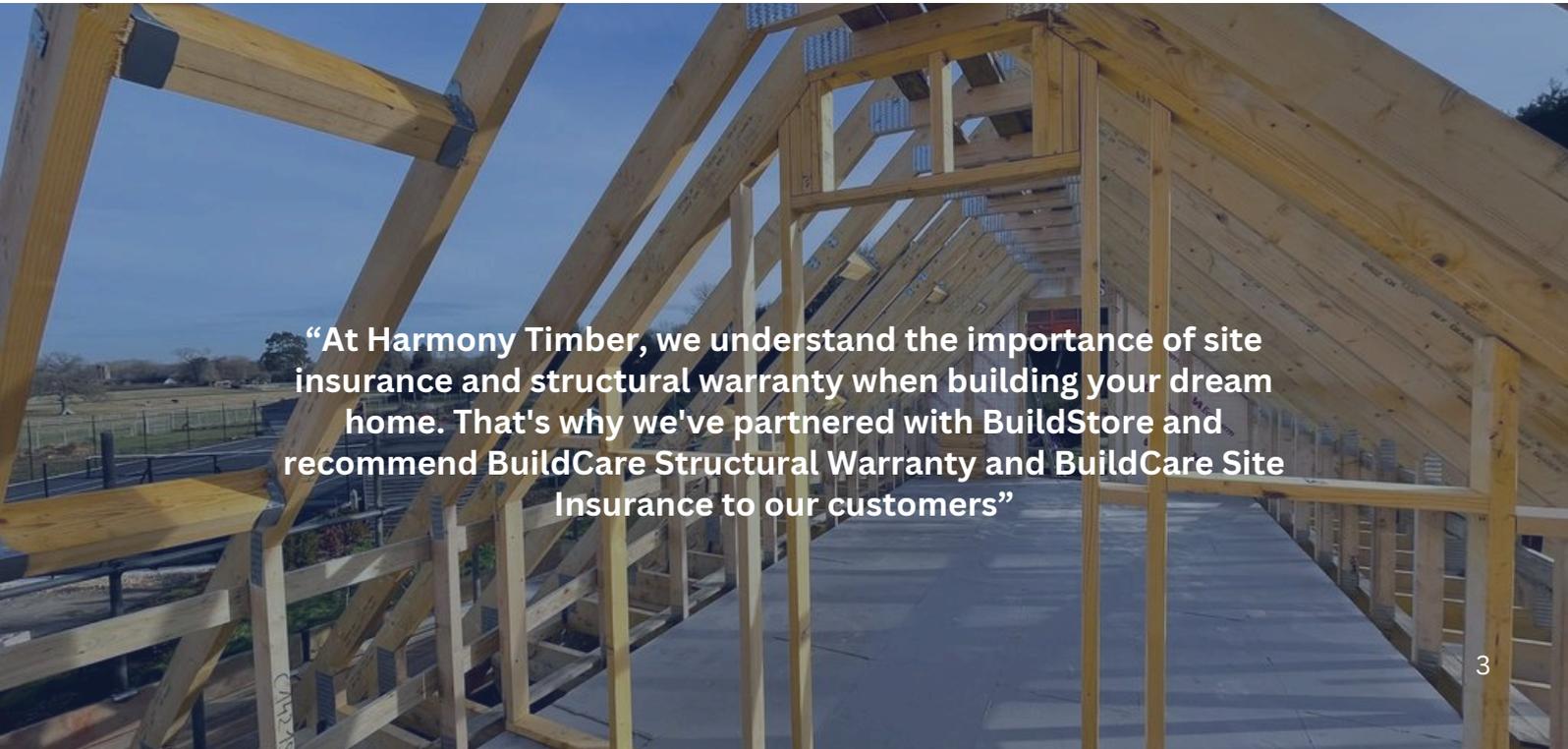
Why BuildStore?

As a self builder or renovator, you'll be investing significant time and money into building your dream - doesn't it make good sense to ensure that you've got adequate protection in place both during and after the build?

Regular home insurance doesn't cover either your building works or an unoccupied property - you'll need specialist site insurance to protect the property during the build process and yourself as an employer, your tradespeople, and all the expensive equipment, materials and machinery you'll have on site. Which is where BuildStore comes in - their BuildCare insurances have got everything covered.

It goes without saying that you'll want your dream home built to the highest standards, and you may have been planning on getting an architect's certificate when the build is complete - but don't be fooled into thinking that this provides you with cover in the case of any structural defect. It's simply a statement that your property has been built to meet the required minimum standard. Only a 10 year structural warranty will protect your project against a defect in the design, workmanship or materials. A BuildCare Structural Warranty offers extremely competitive premiums and excellent cover - exactly what you need.

You're investing a huge amount of time and money into building your dream home. Don't leave anything to chance - make sure you and your property are properly covered.



“At Harmony Timber, we understand the importance of site insurance and structural warranty when building your dream home. That's why we've partnered with BuildStore and recommend BuildCare Structural Warranty and BuildCare Site Insurance to our customers”

Site Insurance

In a self build project - as in life - sometimes things can just go wrong. And if your project is hit by flood, fire or theft - or a member of the public, or one of your tradespeople, has an accident on your site - it can seriously affect your ability to finish your new home.

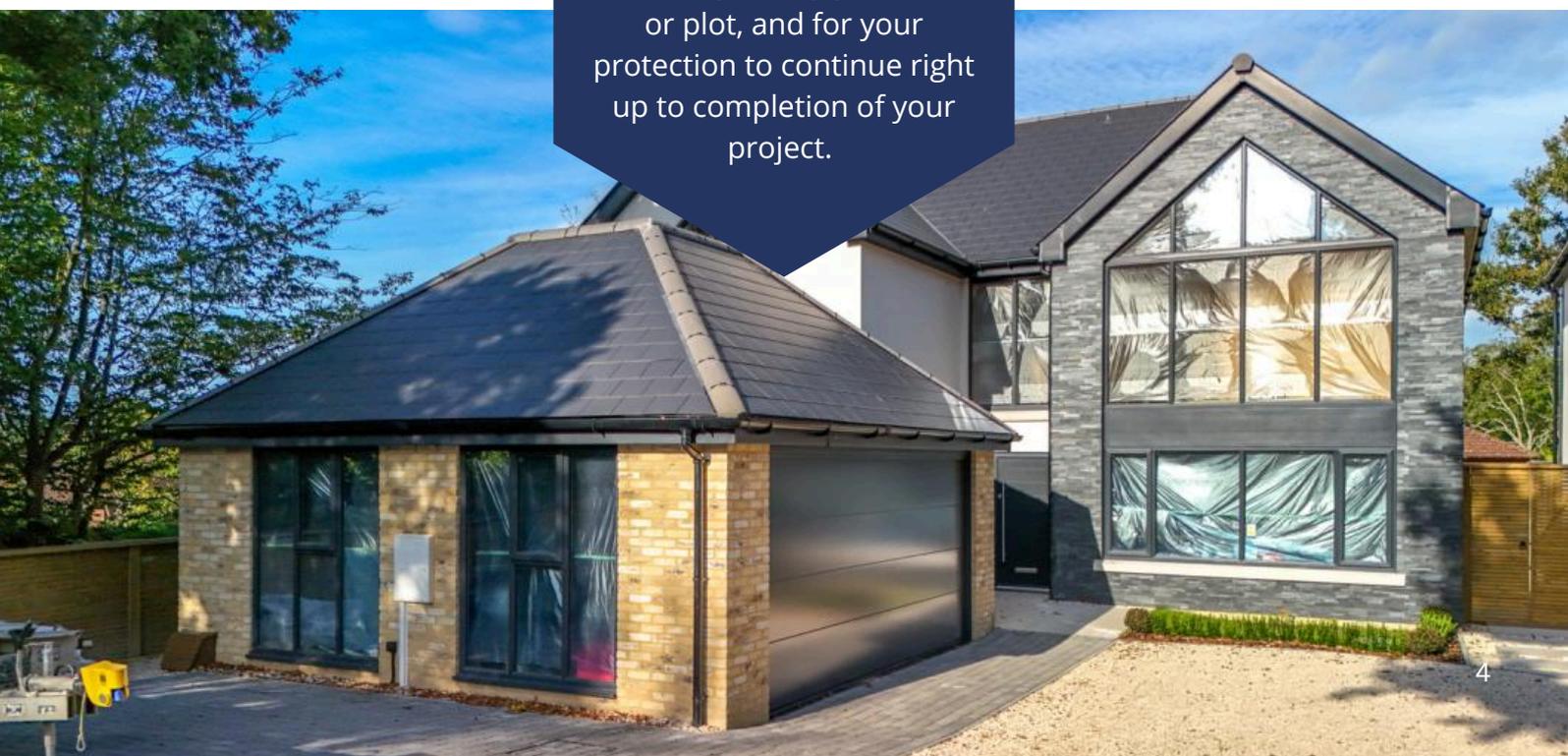
Site Insurance from BuildCare gives cover to people who are self building, renovating or converting an existing property for their own habitation - and cover extends to projects in Scotland, England, Northern Ireland and Wales.

BuildCare Site Insurance provides you with protection and financial recompense so that, if the worst does happen, you have the peace of mind, and the funding, to continue your project as planned. Every project needs it - and lenders will insist on it.

Make sure you arrange your BuildCare Site Insurance policy to start as soon as you buy your plot of land or property - that's when you become liable for any injuries to members of the public on your site, even before the building work starts. Even if your main contractors or builders have their own site insurance, and you're not personally responsible for subcontractors, plant or materials on site, you'll still need public liability cover in advance of them starting work and when they're not on site .

For absolute security, it makes sense to arrange your own site insurance to ensure you have continuous cover throughout your project.

Remember that you need your cover to be in place as soon as you buy your land or plot, and for your protection to continue right up to completion of your project.



Item	Sum insured limit of indemnity	
Building works, temporary works and materials	Cost of reinstatement up to 125%	Included
Existing structure (conversions, renovations, extensions)	Cost of reinstatement up to 110%	Included
Own and hired plant, tools and equipment	£50,000	Available
Residential caravan and contents site huts and temporary buildings	£30,000	Available
Employees' tools and personal effects	£2,000 (£500 per employee)	Included
Personal accident	£20,000	Included
Broken bones	From £120 to £400 (depending on area affected)	Included
Public liability	£5,000,000	Included
Employers liability	£10,000,000	Included
Personal possessions	£5,000	Included

POLICY TERMS AND OPTIONS

You can choose between a 3, 6, 9, 12, 18 or 24 month policy for a self build or renovation project. Remember that you need cover to be in place as soon as you buy your land or plot, and for protection to continue right up to completion of your project.

Why choose BuildCare Site Insurance?

- Competitive site insurance benefits
- Value for money
- Full public and employer's liability insurance cover provided
- Short term extension policies are available if your project is going to take longer than anticipated.
- Peace of mind

BuildStore has several different site insurance options to choose from. Why not give them a call on **0345 223 4888** for more information and to ask for a quote.

Visit buildstore.co.uk for full details of BuildCare Site Insurance.

Structural Warranty

Undertaking a self build project is probably the largest single investment of your life. Protecting your dream home once it's complete is crucial, and an architect's certificate simply doesn't provide you with any comeback should a serious structural defect occur.

Unfortunately many self builders think that an architect's certificate protects them from structural defects and other problems - and provides some kind of insurance. **This is quite wrong.**

An architect's certificate merely states that the building meets the required minimum standard. Should any structural fault arise as a result of the architect's negligence, then it's down to the homeowner to take legal action and prove this. It goes without saying that this can be a lengthy and expensive process - it's much simpler and more effective to claim on an insurance policy which covers specific occurrences. In other words, you really need a structural warranty.

As you'd expect, BuildCare Structural Warranty is highly competitive and great value for money. What's more, because the policies involve a series of key inspections, the surveyor's certificates from these technical audits can be used to confirm the stage that your project has reached, allowing you to request the release of your next stage of funds.

Should you decide to sell your property in the future, you'll find that the policy will give potential purchasers the peace of mind that the building was completed professionally and is covered by an insurance backed structural warranty for 10 years from completion - many banks and building societies are unwilling to provide funds on new, or newly converted properties less than 10 years old unless covered by a structural warranty.



Structural Warranty

Summary of Cover

- The cost of complete or partial rebuilding or rectifying work to the housing unit which has been affected by major damage attributable to a defect in the design, workmanship or materials, provided always that the liability of the insurers does not exceed the reasonable cost of rebuilding each housing unit to its original specification.
- The cost of making good any defect in the design, workmanship or materials in the drainage system which was newly constructed by the builder in connection with the housing unit and for which the policyholder is responsible.
- The necessary and reasonable costs incurred in repairing, replacing or rectifying any part of the waterproof envelope within the housing unit as a result of ingress of water caused by a defect in the design, workmanship, materials or components or the waterproofing elements of the housing unit.
- The cost of repairing or making good any defects in the chimneys and flues of the housing unit causing imminent danger to the health and safety of occupants.

Automatic Extensions

- Additional local authority and building regulations costs
- Alternative accommodation costs
- Debris removal costs
- Additional professional fees

BUILDING REGULATION APPROVAL

Did you know that there's an alternative to using your local authority? You can now make your building regulation application through BuildStore's panel of approved surveyors who operate in the UK. They have fulfilled rigorous government requirements and are licensed to act as building control inspectors. BuildStore's surveyors provide both a building control and inspection service with a fast turnaround. And using the same surveyor to carry out the building control function as well as the technical audit for the warranty can provide significant savings.

Why choose BuildCare Structural Warranty

- Cover is available for a 10 year period from the date specified on the certificate of insurance
- Cover is available for new build, conversions and extensions
- Extremely competitive premiums
- Accepted by the Council of Mortgage Lenders as a building standards indemnity scheme
- Widely accepted by lenders
- Personal approach and excellent administration
- Flexible underwriting
- Independent technical audit function
- Full technical support services

Visit buildstore.co.uk for full details of BuildCare Structural Warranty.



**BUILDSTORE
INSURANCE SERVICES**



It pays to put yourselves in the hands of the experts. Make sure you have adequate protection in place, both during and after your build with BuildCare from BuildStore Insurance Services.

BuildStore Insurance Services

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Images courtesy of Harmony Timber Frame

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