

	NEW HOME WARRANTY	SOCIAL HOUSING WARRANTY	COMMERCIAL WARRANTY	COMPLETED HOUSING	BUILD-TO-RENT / PRIVATE RENTAL
COVER PERIOD	10 years	10 or 12 years	10 or 12 years ** 10 years for High Value Scheme 12 years available if contract under seal	The balance of 10 from the date of building control approved, or occupation whichever is earlier	10 or 12 years
DEFECTS INSURANCE PERIOD (Responsibility of Builder/ Developer)	2 years	1 year	0 years		1 year depending on cover
STRUCTURAL INSURANCE PERIOD (Responsibility of Insurer)	8 years	9 or 11 years (9 years for High Value Scheme)	10 or 12 years (10 years for High Value Scheme)		9 or 11 years depending on cover
FINANCIAL LIMITS	<p>Single Unit New Build £1,000,000</p> <p>Single Unit Conversion £500,000</p> <p>Continuous Structure New Build £25,000,000</p> <p>Continuous Structure Conversion £5,000,000</p> <p>Higher limits are available upon request</p>	<p>Single Unit New Build £500,000</p> <p>Single Unit Conversion £250,000</p> <p>Continuous Structure New Build £25,000,000</p> <p>Continuous Structure Conversion £5,000,000</p> <p>Higher limits are available on request</p>	<p>£10,000,000 ***</p>	<p>Single Unit New Build £750,000</p> <p>Single Unit Conversion £350,000</p> <p>Continuous Structure Limit (Single Structure) £1,250,000</p>	<p>Single Unit New Build £1,000,000</p> <p>Single Unit Conversion £500,000</p> <p>Continuous Structure New Build £25,000,000</p> <p>Continuous Structure Conversion £5,000,000</p> <p>Higher limits are available on request</p>
EXCESS	<p>During Defects Insurance Period £100</p> <p>During Structural Insurance Period £1,000</p> <p>(for High Value Schemes this is £1,500)</p>	<p>During Defects Insurance Period £100</p> <p>During Structural Insurance Period £1,000</p> <p>(for High Value Schemes this is £1,500)</p>	Variable, subject to sum insured	£1,250	<p>During Defects Insurance Period £100</p> <p>During Structural Insurance Period £1,000</p> <p>(for High Value Schemes this is £1,500)</p>
COVER INCLUDES	<p>Cover for contaminated land</p> <p>Cover for Building Control function*</p> <p>Alternative accommodation</p> <p>Additional costs</p> <p>Professional fees</p> <p>Removal of debris</p>	<p>“Right-to-acquire” warranty extension</p> <p>Cover for contaminated land</p> <p>Cover for Building Control function*</p> <p>Alternative accommodation</p> <p>Additional costs</p> <p>Professional fees</p> <p>Removal of debris</p>	<p>Cover for Building Control function*</p> <p>Cover for ingress of water**</p> <p>Cover for contaminated land</p> <p>Professional fees</p> <p>Additional costs</p> <p>Removal of debris</p> <p>Architect Waiver of Subrogation Rights for RIBA or CIAT members</p>	<p>Alternative accommodation</p> <p>Additional cost</p> <p>Professional fees</p> <p>Removal of debris</p>	<p>Alternative accommodation</p> <p>Additional cost</p> <p>Professional fees</p> <p>Removal of debris</p> <p>Cover for contaminated land</p> <p>Cover for Approved Inspector Building Control Function</p>
OPTIONAL EXTENSIONS		<p>Loss of rental income</p> <p>Insolvency of builder</p>	<p>Seepage</p> <p>Loss of rent receivable</p> <p>Loss of rent payable</p> <p>Business interruption</p>		<p>Loss of rental income</p> <p>Insolvency of builder</p>

* Cover only available if an Approved Inspector is used on your development.

** Waterproof envelope is covered in years 2 to 10 or 12.

*** Larger developments can be considered on a referral basis.