**OUR COMBINED INSURANCE. YOUR PEACE OF MIND**

### Main areas of cover

- Full 10-year cover from practical completion for the main structural elements of the property:
  - Foundations
  - Load-bearing retaining walls
  - Roof covering
  - Floor decking and screeds, where these fail to support normal loads
  - Wet applied plaster
  - Double or triple glazed panes to external windows and doors
  - Underground drainage that the policy holder is responsible for maintaining
- Full cover in years 3-10 of the waterproof envelope
- A dispute resolution service between you and the builder in the event of a claim
- Deposit protection
- Protection against Developer Insolvency
- Contamination risk for buying off plan.

### Supplementary areas of cover (in the event of a claim)

- Demolition costs
- Design and professional fees associated with putting the property right
- Alternative accommodation costs (26 weeks) if required.

### Limits and excesses

- A standard excess of £1,000 will apply in respect of any single claim
- The sum insured will include the reinstatement value of the property as stated on your Certificate of Insurance
- Additional coverage will be limited as set out in your Certificate of Insurance
- Any other endorsements on your policy.