

Covers at a Glance

Included Type of Cover	Standard Specified Perils	Premier Specified Perils	Premier Plus All Risks
Building(s) Existing buildings and all new works materials and fixtures & fittings			
Fire	✓	✓	✓
Lightning	✓	✓	✓
Explosion	✓	✓	✓
Earthquake	✓	✓	✓
Aircraft	✓	✓	✓
Storm	X	✓	✓
Flood	X	✓	✓
Escape of Water	X	✓	✓
Impact	X	✓	✓
Malicious Intent	X	✓	✓
Riot & Civil Commotion	X	✓	✓
Theft & Attempted Theft	X	✓	✓
Accidental Damage	X	X	✓
Subsidence	X	X	✓
Contents	X	Optional Perils as above	Optional
Own Construction Machinery	X	Optional when contents chosen Perils as above	Optional
Portable Hand & Power Tools	X	Optional when contents chosen Perils as above	Optional
Hired in Plant	X	Optional 'All Risks' Cover	Optional 'All Risks' Cover
Caravans Site/Huts	X	Optional	Optional
Public Liability Sum Insured £2,000,000	✓	✓	✓
Non-Negligent Liability	X	X	Optional
Advanced Loss of Rent	X	X	Optional
Terrorism	X	X	Optional

Please note this is intended as summary of the cover available.

For full details refer to the Policy Wording or alternatively please contact us on **01621 784840**

✓ = Included X = Not Included