

Covers at a Glance

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	✗	✓	✓
■ Flood	✗	✓	✓
■ Escape of Water	✗	✓	✓
■ Impact	✗	✓	✓
■ Malicious Intent	✗	✓	✓
■ Riot & Civil Commotion	✗	✓	✓
■ Theft & Attempted Theft	✗	✓	✓
■ Accidental Damage	✗	✗	✓
■ Subsidence	✗	✗	✓
Contents	✗	Optional Perils as above	Optional
Own Construction Machinery Sum Insured £5,000 Single article limit £2,500	✗	Optional when Contents chosen Perils as above	Optional
Portable Hand & Power Tools Sum Insured £2,500 Single article limit £250	✗	Optional when Contents chosen Perils as above	Optional
Hired in Plant Sum Insured £20,000	✗	Optional "All Risks" Cover	Optional "All Risks" Cover
Caravans Site/Huts	✗	Optional	Optional
Public Liability Sum Insured £2,000,000	✓	✓	✓
Employers Liability Sum Insured £10,000,000	✗	Optional Private individuals only T&Cs apply	Optional
Non-Negligent Liability	✗	✗	Optional
Advanced Loss of rent/Loss of Interest	✗	✗	Optional
Terrorism	✗	✗	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.

✓ = Included

✗ = Not Included