



Protection for properties undergoing refurbishment

Undertaking substantial refurbishment of your property, or buying a property as a renovation project, has considerable attractions and lifestyle benefits. However, such work is usually excluded from a standard household insurance policy, which means you could find yourself out of pocket if any damage occurs.

It can be difficult to obtain the specialist insurance protection that is required. To help our clients with this issue, Marsh has negotiated a specialist policy to cover properties undergoing construction work.

What we can deliver

- Cover for the existing structure and for the construction works, including the materials used – all under one policy. This keeps things simple and reduces the possibility of costly gaps or overlaps in cover between different policies.
- Cover in the joint names of the owner and the contractor - to ensure all parties are protected. This avoids any arguments as to who is responsible in the event of a loss.
- Cover for contents that remain in the property whilst it is being refurbished.
- Cover for loss or damage from a variety of causes - from fire, flood, storm and theft, to falling trees and accidental damage.

As with any insurance policy, terms and conditions apply. Full details will be provided on request to us at any of the contact points shown opposite.



Experience the difference

At Marsh, we work with insurers who have a flexible approach to the risks they are prepared to insure. To find out more about this specialist cover, or obtain a quotation, please contact:

Telephone: 01462 428005

E mail: MarshPrivateClients@marsh.com

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

If you feel that this document is unclear please email: MarshPrivateClients@marsh.com with your comments.

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