

Your Self Build Policy



Optis Insurance is the coverholder of this policy and administrates it on our behalf.



XL Insurance

XL Insurance Company SE is a provider of coverage under this insurance.

Important Information

This Self Build Policy is a contract between You and Us administered by Optis Insurance on Our behalf.

This Policy consists of this document, the Schedule, Endorsements, if any, all of which are a single document and are to be read as one contract. In this Policy, certain words or phrases are specially defined. In deciding to accept this Policy and in setting the terms and premium We have relied on the information which You have provided to Us.

In consideration of You paying to Us the premium mentioned in the Schedule, We will insure You, subject to the terms and conditions of this insurance, against the events set out in the Policy, during the Period of Insurance or any subsequent period for which We agree to accept payment of premium.

Please read this Policy carefully to ensure it meets with Your particular needs. Keep this information in a safe place - You may need to refer to it if You have to make a claim.

Regulatory Information

1. XL Insurance Company SE

XL Insurance Company SE is a European public limited liability company regulated by the Central Bank of Ireland (Authorisation number C173308).

Registered Office 8 St. Stephen's Green, Dublin 2, Ireland

Registered in Ireland Number 641686

2. XL Catlin Services SE

XL Catlin Services SE acts as an agent of XL Insurance Company SE in connection with this policy. XL Catlin Services SE is a registered insurance intermediary authorised and regulated by the Central Bank of Ireland.

Registered office oBG8 St. Stephen's Green, Dublin 2, D02 VK30, Ireland.

Registered in Ireland Number 659610

3. Optis Insurance

Optis Insurances Limited t/a Optis Insurance is regulated by the Central Bank of Ireland.

Registered Office: Unit 1, Knightsbrook Square, Knightsbrook, Trim, Co. Meath C15 AN81

You can check this information on the Central Bank of Ireland's website at www.centralbank.ie which includes a register of all the firms they regulate.

Accessibility

Upon request Optis Insurance can provide Braille, audio or large print versions of the Policy and the associated documentation. If You require an alternative format You should contact Your broker through whom this Policy was arranged.

Choice of Law

The parties are free to choose the law applicable to this Policy. Unless specifically agreed to the contrary this Policy will be governed by Irish law and subject to the exclusive jurisdiction of the courts of Ireland.

The language of this Policy and all communications relating to it will be in English.

Sanctions

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America..

Insurance Act 1936

All monies which become or may become due under this Policy shall in accordance with Section 93 be payable and paid in the Republic of Ireland.

Stamp Duties Consolidation Act 1999

The appropriate stamp duty has been or will be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

Government Charges

The first premium herein includes any such charges.

Currency

It is understood and agreed that the currency of all premiums, sums insured, limits of liability and Excesses shown in the Schedule of this Policy or any subsequent renewal notice or Endorsement relating thereto shall be the Euro.

Rights of Third Parties

A person who is not a party to this Policy has no right to enforce any term of this Policy but this does not affect any right or remedy of a third party that is available under the Consumer Insurance Contracts Act 2019.

Fair Processing Notice

a) XL Insurance Company SE

For information about how XL Insurance Company SE processes your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>.

If you have questions or concerns regarding the way in which your personal information has been used, please contact: dataprivacy@axaxl.com.

b) Optis Insurances Ltd

If you have questions or concerns regarding the way in which your personal information has been used, please contact info@optis.ie

For more information about how Optis Insurances Ltd process your personal information, please see Optis Insurances Ltd's full privacy notice at: <https://www.optisweb.com/privacypolicy>

Information You Have Given Us

In deciding to accept this Policy and in setting the terms including premium We have relied on the information which You have provided to Us. You must take care when answering any questions We ask by ensuring that any information provided is accurate and complete.

If We establish that You fraudulently provided Us with untrue or misleading information We will have the right to:

- (a) treat this Policy as if it never existed;
- (b) decline all claims; and
- (c) retain the premium.

If We establish that You negligently provided Us with untrue or misleading information We will have the right to:

- (i) treat this Policy as if it never existed, refuse to pay any claim and return the premium You have paid, if We would not have provided You with cover;
- (ii) treat this Policy as if it had been entered into on different terms from those agreed, if We would have provided You with cover on different terms;
- (iii) reduce the amount We pay on any claim in the proportion that the premium You have paid bears to the premium We would have charged You, if We would have charged You more.

We will notify You in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, We will have the right to:

- (1) give You notice that We are terminating this Policy; or
- (2) give You notice that We will treat this Policy and any future claim in accordance with (ii) and/or (iii), in which case You may then give Us notice that You are terminating this Policy.

in accordance with Cancellation and Cooling-Off Provisions.

Cancellation and Cooling-Off Period

5

(a) The Insured's Right to Cancel during the Cooling-Off Period

The Insured is entitled to cancel this Policy by notifying the Insurer through Optis in writing, by email or by telephone within fourteen (14) business days of either:

- (i) the date the Insured receives this Policy; or
- (ii) the start of the Period of Insurance;

whichever is the later.

A full refund of any premium paid will be made unless the Insured have made a claim in which case the full annual premium is due.

(b) The Insured's Right to Cancel after the Cooling-Off Period

The Insured is entitled to cancel this Policy after the cooling-off period by notifying the Insurer through Optis in writing, by email or by telephone. Cancellation will be effective from the date of such notice to cancel. Any return of premium due to the Insured will be calculated at a proportional daily rate depending on how long the Policy has been in force unless the Insured has made a claim in which case the full annual premium is due.

(c) The Insurer Right to Cancel

The Insurer is entitled to cancel this Policy, if there is a valid reason to do so, including for example:

- (i) any failure by the Insured to pay the premium; or
- (ii) a change in risk which means the Insurer can no longer provide the Insured with insurance cover; or
- (iii) non-cooperation or failure to supply any information or documentation the Insurer requests, such as details of a claim;

by giving the Insured fourteen (14) business days' notice in writing. Any return of premium

due to the Insured will be calculated at a proportional daily rate depending on how long the Policy has been in force unless the Insured has made a claim in which case the full annual premium is due.

Change in Circumstances

You must tell Us through Optis as soon as practicably possible of any change in the information You have provided to Us which happens before or during any Period of Insurance.

When We are notified of a change We will tell You if this affects Your Policy. For example We may cancel Your Policy in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of Your Policy or require You to pay more for Your insurance. If You do not inform Us about a change it may affect any claim You make or could result in Your insurance being invalid.

Fraudulent Claims

If You, or anyone acting for You, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, We:

- (a) will not be liable to pay the claim; and
- (b) may recover from You any sums paid by Us to You in respect of the claim; and
- (c) may by notice to You treat this Policy as having been terminated with effect from the time of the fraudulent act.

If We exercise Our right under (c) above:

- (i) We shall not be liable to You in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to Our liability under this Policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- (ii) We need not return any of the premium paid.

Index

Page

Definitions.....	7
Operative Clauses	9
Additional Covers	10
General Exclusions	13
General Conditions	17
Claims Conditions	19
Complaints Procedure	21

Definitions

Act of Terrorism

shall mean an act including for example the use of force or violence and or the threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and or to put the public or any section of the public in fear

Computer Virus

Shall mean a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes for example 'Trojan Horses', 'worms' and 'time or logic bombs.

Damage

shall mean sudden, unforeseen physical loss, destruction or damage to the Property Insured

Electronic Data

Shall mean facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Endorsement

shall mean additional terms and conditions agreed by Us being applied to the Policy document which could amend or restrict cover

Estimated Original Contract Price

shall mean an estimated valuation of the Self Build Project to be carried out or the estimated contract price at the commencement date of the Self Build Project

Excess

shall mean the total amount to be borne by You and deducted from each and every claim for Damage before We shall be liable to make any payment

Existing Property

shall mean any existing structure on or adjacent to the site of the Self Build Project for the purposes of the execution of the Self Build Project, but despite of anything to the contrary excluding outbuildings, ancillary buildings or any boundary walls, unless specifically named and identified in the Schedule

Free Materials

shall mean and be limited to any materials supplied by or provided to the Insured for inclusion in the Self Build Project for which the Insured is responsible the value of which will not be included in the final valuation of the Self Build Project carried out or final contract price and which are not otherwise excluded from this Policy

Maintenance Period

shall mean the period required by the Self Build Project entered into for the performance of the Self Build Project, for the rectification, maintenance or remedy of defects by the contractor, which commences when the issue of a certificate of completion or taking over certificate has occurred or when the Self Build Project has been taken back into full use by the employer, and runs for a period of time as specified within that Self Build Project or a maximum of twelve (12) months from the date of issue of the certificate of completion or taking over certificate or when the Self Build Project was taken back into full use by the employer, whichever is the lessor

Materials and Goods

shall mean materials and goods belonging to the Insured or for which the Insured is responsible all pertaining to the Contract

Period of Insurance

shall mean Period of Insurance specified in the Schedule

Policy

Shall mean policy wording, Schedule, Endorsements and any other documents attached to this Policy

Policy Territories

shall mean the Republic of Ireland

Pollution or Contamination

any pollution, seepage, discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant including for example smoke, vapours, soot, dust, fibres, fungi, mould, fumes, acids, alkalis, chemicals and waste (including for example material to be recycled, reconditioned or reclaimed) or contamination of any kind of the atmosphere or of any water, land, buildings or other tangible property

Property Insured

shall mean Items shown in the Schedule

Schedule

shall mean the document which contains details about the Insured and the Property Insured. It also contains details of the limits of liability, the premium payable by the Insured, the Excess and any Endorsements to apply to the Policy.

Self Build Project

shall mean the erection of or alteration or extension or conversion to property or properties at the address specified in the Schedule

Unattended Vehicle

shall mean and be limited to a vehicle with no one in charge keeping it under observation and able to observe any attempt to interfere with it with a reasonable prospect of preventing any unauthorised interference

We/Our/Insurer

shall mean XL Insurance Company SE

Wear and Tear

reduction in value through age, natural deterioration, ordinary use, depreciation due to use, damage by exposure to the light, lack of maintenance or damage which happens gradually over a period of time

You/ Your/Insured

shall mean the person or persons named as such in the Schedule

Operative Clauses

In consideration of the Insured paying to the Insurer the premium, the Insurer will to the extent of and subject to the terms of this Policy cover the Insured in respect of Damage however caused to the Property Insured shown in the Schedule occurring on or adjacent to the site (other than the site of a nuclear installation) of any contract works to which this Policy applies within the Policy Territories during any Period of Insurance up to the Sums Insured enlisted in the Schedule including:

All works and temporary works (including plans, drawings, specifications or photographs) executed in performance of the Contract including Free Materials to be incorporated therein being the property of the Insured or for which the Insured is responsible whilst on the Contract site of the contracts or during transit to or from the Contract site to the contracts (including any associated loading or unloading) anywhere in the Policy Territories.

Constructional plant, tools, equipment, site huts or caravans the property of the Insured for use in connection with the contract works whilst on the Contract site (including any associated loading or unloading) anywhere in the Policy Territories.

Constructional plant, tools, equipment, site huts or caravans hired in by the Insured for use in connection with the contract works whilst on the Contract site (including any associated loading or unloading) anywhere in the Policy Territories.

Limits of Liability

The Liability of the Insurer

The amount of liability under this Policy shall not exceed the Limit of Liability of any one occurrence of Damage stated in the Schedule.

Provided Insurer's liability for Items 2 and 3 of the Schedule shall not exceed the new value of item(s) which are less than twelve (12) months old or the market value of item(s) over twelve (12) months old at the time of the Damage.

Reinstatement of Limit of Liability

In consideration of the limit of liability not being reduced by the amount of any loss the Insured shall pay the appropriate additional premium on the amount of the loss from the date thereof to the date of the expiry of the Period of Insurance (which additional premium shall be disregarded for the purpose of any adjustment of the premium under General Condition 4 of this Policy) and agrees to comply with any recommendations or other measures the Insurer may require to reduce the risk of further Damage.

Additional Covers

This Policy extends to include the following Extensions which are payable in addition to the Limit of Liability where applicable.

Transit

- 1 Damage to the Property Insured whilst in transit to or from any Self Build Project Site to which this Policy applies including loading, unloading and any storage en-route anywhere within the Policy Territories other than:
 - (a) transit by sea or air
 - (b) any mechanically propelled vehicle under its own power
 - (c) employees' tools and personal effects
 - (d) whilst in any Unattended Vehicle unless such vehicle is within a locked and secured enclosure compound or building

Insurer's liability in respect of this extension shall not exceed EUR 25,000 any one Self Build Project.

Additional Interests

- 2 the interest of any contractor in respect of any Self Build Project to which this Policy applies but only to the extent to which that interest is required to be insured by the terms of the contract entered into by the contractor and where under the terms of the contract the Insured is responsible for arranging the insurance of the Self Build Project.

Architects Surveyors and Consulting Engineers Fees

- 3 Architects' Surveyors' Consulting Engineers' and other such professional fees incurred in the repair, replacement or reinstatement of the Property Insured consequent upon its Damage but not for preparing any claim.

Insurer's Liability in respect of these charges shall not exceed €50,000 any one Self Build Project.

Removal of Debris

- 4 costs and expenses incurred by the Insured with the consent of the Insurer in:
 - (a) removing debris
 - (b) dismantling and/or demolishing
 - (c) shoring or propping upof the portion or portions of Property Insured lost or damaged which is the subject of cover under this Policy.

Insurer's liability in respect of this extension shall not exceed 25% of the Estimated Original Contract Price or EUR 250,000 any one Self Build Project, whichever the lesser.

Off-Site Storage

- 5 Materials, and Goods whilst not on the site of any Self Build Project but intended for inclusion in any Self Build Project covered by this Policy where the Contractor is responsible under any standard printed contract conditions provided that the value of such Materials and Goods has been included in an interim certificate and the Materials and Goods are separately stored and identified as being designated for incorporation in a specific contract. The Insurer shall not be liable under this Extension for any loss covered by the Transit Extension.

Insurer's liability in respect of this extension shall not exceed 25% of the Estimated Original Contract Price or EUR 100,000 any one Self Build Project, whichever the lesser.

Public Authorities Clause

- 6 following Damage to the Property Insured under Item 1 of the Schedule the additional cost of reinstatement as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Act of Parliament or with Bye-Laws of any Municipal or Local Authority but excluding:
- (a) the cost of complying with any of the said Regulations or Bye-Laws
 - (i) in respect of Damage occurring prior to the granting of this extension
 - (ii) under which notice has been served upon the Insured prior to the happening of the Damage
 - (iii) in respect of undamaged property or portions of property other than foundations of that portion of the property damaged
 - (b) the amount of any rate tax duty development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reasons of compliance with any of the said Regulations or Bye-Laws.

The work of reinstatement must be commenced and carried out with reasonable dispatch and may be carried out wholly or partially upon another site (if the said Regulations or Bye-Laws so necessitate) subject to the liability of the Insurer under the extension not being thereby increased.

Insurer's liability in respect of this extension shall not exceed EUR 25,000 any one Self Build Project.

Hire Charges Liability

- 7 in the event of Damage to an item of Property Insured described under Item 3 of the Schedule (liability for which has been admitted or would have been admitted but for the application of the Insured's Retained Liability) payment of hire charges for which the Insured is responsible in respect of the lost or damaged item during the period in which such item cannot be used as a result of the loss or damage.
- Provided that:
- (a) no liability shall attach to the Insurer under this extension if at the time of the happening of the loss or damage the Insured is party to a contract other than a contract incorporating the current General Conditions of Hire as approved by the Irish Contractors Plant Association and the Civil Engineering Contractors Association for the hire of the lost or damaged item of Property Insured
 - (b) the Insurer shall not be liable for the hire charges accruing during the 24 hours immediately following the occurrence of the Damage.

Insurer's liability in respect of this extension shall not exceed an amount of €13,000 in respect of any one incident.

Expediting Expenses

- 8 in the event of Damage to the Property Insured described under Item 1 of the Schedule (liability for which has been admitted under this Policy or would have been admitted but for the application of the Insured's Retained Liability) additional costs incurred by the Insured in reinstatement of the lost or damaged property by way of overtime rates of wages and the cost of special delivery.

Insurer's liability in respect of this extension shall not exceed 25% of the Self Build Project value or EUR 100,000 any one Self Build Project, whichever the lesser.

Immobilised Plant

- 9 the incurred cost of recovery or withdrawal of unintentionally immobilised plant or equipment provided that such recovery or withdrawal is not necessitated solely by electrical or mechanical breakdown or derangement.

Insurer's liability in respect of this extension shall not exceed EUR 10,000 any one Self Build Project.

Fire Brigade Charges

- 10 Fire Brigade attendance charges as may be levied by any Local Authority in dealing with any fire which results in a claim under the Policy.

Insurer's Liability in respect of these charges shall not exceed €25,000.

Existing Property

- 11 physical loss or damage arising from fire, lightning, explosion, aircraft including articles dropped therefrom to:
- i) the Insured's Existing Property
 - ii) Any other property in the care, custody or control of the Insured (a) or (b) including property whilst being worked upon on or adjacent to the Self Build Project site provided that:

a) the physical loss or damage to such property arises as a direct result of the execution of the Self Build Project at the Self Build Project site,

b) the Insurers shall not be liable under this extension for:

- 1) the cost of rectifying physical loss or damage which existed prior to the commencement date of the Self Build Project
- 2) physical loss or damage which can be reasonably foreseen to be inevitable having regard to the nature of the Self Build Project or the manner of its execution,
- 3) the Insured's Retained Liability for this extension as defined in the Risk Details.

Insurer's liability in respect of this extension shall not exceed the limit stated in the Schedule.

Extended Maintenance

- 12 During the Maintenance Period not exceeding twelve (12) months the cover of this extension in respect of permanent works forming part of the Property Insured is limited to loss destruction or damage:

a) caused by the insured contractor(s) in the course of the operations carried out for the purpose of remedying any defects in such works in accordance with their obligations under the maintenance provisions of the contract, or

b) arising from a cause occurring on Self Build Project site during construction or erection.

General Exclusions

The Insurer shall not be liable in respect of:

Retained Liability

- 1 the amounts specified as the Excess in the Schedule.

Completed Pending Sale

- 2 loss of or damage to any part of the Property Insured after such property has been completed pending sale or leasing other than any private dwelling house completed pending sale for a period of ninety (90) days from the date of its completion or until sold whichever is the earlier.

Completed Taken into Use and Maintenance

- 3 loss of or damage to any part of the Self Build Project site
 - (a) after such part has been completed and delivered up to the owner tenant or occupier or
 - (b) after such part has been taken into use by the owner tenant or occupier.

- 4 loss of or damage to

Existing Property

- (a) property forming or which has formed part of any structure prior to the commencement of the Self Build Project unless property forming or which has formed part of any structure prior to the commencement of the Self Build Project is included in the Schedule.

Money

- (b) deeds, bonds, bills of exchange, promissory notes, cash bank notes, cheques, securities for money or stamps.

Licensed Road Vehicles

- (c) any mechanically propelled vehicle including any trailer attached thereto licensed for road use and for which a Certificate of Motor Insurance is required other than a vehicle used solely as a tool of trade on a site to which this Policy applies.

Mechanical Failure

- (d) constructional plant due to its own mechanical failure or derangement but this Exclusion shall not apply to:
 - (i) constructional plant for which the Insured is responsible under the terms of a hiring agreement (not being a leasing or hire purchase agreement) for the hiring in of such plant
 - (ii) loss of or damage to other Property Insured.

Waterborne Vessels and Aircraft

- (e)
 - (i) any vessel or craft made or intended to float on or in or travel on or through water or air
 - (ii) plant tools equipment or other things in or on any vessel or craft except whilst in transit by inland waterway.

Property for which the Contractor is not responsible

- (f) property for which the Contractor is relieved of responsibility by conditions of contract.

Defective Property

- 5 loss of or damage to and the costs necessary to replace repair or rectify any Property Insured:
- (a) which is in a defective condition due to a defect in design plan specification materials or workmanship of such Property Insured or any part thereof
 - (b) which is necessary to enable the replacement repair or rectification of Property Insured excluded by 5(a) above
- but exclusion 5(a) above shall not apply to other Property Insured which is free of the defective condition and is damaged as a consequence thereof.
For the purposes of this exclusion the Property Insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design plan specification materials or workmanship in the Property Insured or any part thereof.

Tyres

- 6 loss or damage caused by or arising out of or due to tyres by application of brakes or by road punctures cuts or bursts

Pollution or Contamination

- 7 loss or damage caused by Pollution or Contamination other than that of or to the Property Insured.

Wear And Tear

- 8 loss or damage caused by or arising out of:
- (a) mechanical or electrical breakdown or burn out or derangement
 - (b) vermin, moths or insects
 - (c) corrosion, rust, mildew, dampness, marring, scratching
 - (d) the cost of normal upkeep or normal making good
 - (e) normal Wear and Tear.

Confiscation

- 9 confiscation nationalisation or requisition or destruction by or under the order of any government or public or local authority.

Inventory Losses

- 10 loss of property by disappearance or shortage which is only revealed when an inventory is made or is not traceable to an event.

Penalties

- 11 loss of income of any kind or description whatsoever including liquidated damages, penalties due to delay, fines, lack of performance, loss of contract or non-completion.

Terrorism

- 12 loss damage cost or expense resulting from damage occasioned by or happening through or in consequence directly or indirectly of:
- a) an Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, and
 - b) civil commotion in Northern Ireland.

This Policy also excludes damage or loss resulting from damage directly or indirectly caused by resulting from or in connection with any action aimed in controlling preventing suppressing or in any way relating to an Act of Terrorism.

War

- 13 loss damage or expense caused by war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Electronic Data Exclusion

14

- a) loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including for example COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils

Fire

Explosion

2. Electronic Data Processing Media Valuation
any amount pertaining to the value of ELECTRONIC DATA to the Insured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

Dewatering

- 15 loss damage or expense directly or indirectly arising from dewatering.

Radioactive Contamination Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion

- 16 liability, loss, damage or expense directly or indirectly caused by or contributed to by or arising from:

- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- (e) any chemical, biological, bio-chemical, or electromagnetic weapon.

Multiple Lifting

- 17 loss or damage to any property whilst undertaking lifting operations in which a single load is shared between more than one item of lifting equipment at the same time.

Non Ferrous Metal

- 18 theft of unfixed non-ferrous metals of any description unless at the time of the theft either:
- (a) an authorized employee or agent or the Insured is actually on site, or
 - (b) such property is contained in a securely locked hut, container or building.

Communicable Disease

- 19
- 1. any loss, damage, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
 - 2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

General Conditions

Precautions

- 1 The Insured shall take all practicable steps to prevent loss or damage.

The Insurer shall have no liability under this Policy, if the Insured fails to comply with this provision, unless the Insured shows that non-compliance with this provision could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Access

- 2 The Insurer' representatives shall have access at all reasonable times to the site of the Self Build Project Site and the Property Insured.

Observance of Conditions

- 3 The Insured shall observe and fulfil the terms provisions and conditions so far as they relate to anything to be done or complied with by the Insured.

Premium Adjustment

- 4 The premium for this Policy is provisional and has been calculated on estimates given by the Insured who shall keep accurate records containing all relevant particulars and which will be made available to the Insurer should they so require. The Insured shall as soon as practicable upon the expiry of each Period of Insurance declare to the Insurer the information required and the premium for such Period of Insurance will be adjusted and a return allowed or additional premium charged as the case may be but subject to any minimum requirements.

Stoppage of Work

- 5 In the event of stoppage of work by the Insured at the Self Build Project site from any cause for a period of three (3) consecutive months cover under Item 1 of the Schedule shall be suspended unless its continuance is agreed in writing by the Insurer.

In the event of such total or partial cessation or work the Insured shall take all practical steps to protect the Property Insured. The Insurer shall have no liability under this Policy, if the Insured fails to comply with this provision, unless the Insured shows that non-compliance with this provision could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Statute Inspections

- 6 The Insured shall ensure that all plant and equipment requiring Inspection under any Statute or Order is so inspected.

The Insurer shall have no liability under this Policy, if the Insured fails to comply with this provision provisions, unless the Insured shows that non-compliance with this provision could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Suspension of Cover

- 7 The Insurer or their representatives may at any reasonable time inspect the Self Build Project site and in the event of any defect or danger being apparent the Insurer may give written notice to the Insured when all liability of the Insurer arising from such defect or danger shall be suspended within a specified period of time, usually seven (7) days. If action is not taken to rectify such defect or danger the Insurer at their option may cancel this Policy in accordance with the Cancellation and Cooling- Off provisions.

Fire Fighting Facilities and Fire Safety on Construction Sites

- 8 The Insured hereby undertakes that the undernoted conditions will be complied with:
 - a) with regard to the progress of work adequate fire-fighting equipment and

- b) sufficient extinguishing agents are available and operative at all times;
fire compartments as required by local regulations are installed as soon as possible after the removal of formwork. Openings for lift shafts, service ducts and other voids are provisionally closed as soon as possible but not later than at the commencement of fit-out work;
- c) waste material is removed regularly. All floors undergoing fit-out are cleared of combustible waste at the end of each working day;
- d) a “permit to work” system is implemented for all contractors engaged in “hot work” of any kind such as for example:
 - grinding, cutting or welding operations,
 - use of blow lamps and torches,
 - application of hot bitumen,or any other heat-producing operation. “Hot work” is carried out only in the presence of at least one worker equipped with a fire extinguisher and trained in fire-fighting. The area of any “hot work” is examined one hour after the work has finished;
- e) All flammable material and especially all flammable liquids and gases shall be stored at a sufficiently large distance from the property under construction or erection and any hot work.

The Insurer shall have no liability under this Policy, if the Insured fails to comply with these provisions, unless the Insured shows that non-compliance with this provision could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Claims Conditions

ACTION BY INSURED

Notice of Claims

- 1
 - (a) In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as practicably possible give notice thereof to the broker through whom this Policy was arranged in writing with full details and as far as practicable there shall not be any alteration or repair until the Insurer shall have had an opportunity of inspecting
 - (b) In the case of theft loss or wilful damage to the Property Insured the Insured shall give notice to the mean Garda Síochána or Police
 - (c) If the loss or damage to the Property Insured is not notified to the broker through whom this Policy was arranged as soon as practicably possible after the event, the Insurer shall be entitled to refuse to pay, or reduce the amount they pay, for any claim under this Policy.

Admission of Liability

- 2 The Insured shall make no admission of liability or offer promise of payment without the written consent of the Insurer.

Diminution of Loss or Damage

- 3 The Insured shall carry out and permit any action to be taken which may be practicable possible to diminish any loss or damage and at the request and expense of the Insurer do and co-operate in any measures that may be reasonably required.

Control of Claims

- 4 The Insured shall
 - (a) at the request of and at the expense of the Insurer do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Insurer for the purpose of enforcing any rights and remedies or of obtaining relief or reimbursement from other parties to which the Insurer shall be or would become entitled or subrogated upon its paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or, required to be covered before or after by the Insurer
 - (b) not in any case be entitled to abandon any property to the Insurer. The Insured's property shall remain theirs at all times. Insurer will not take ownership of, accept liability for, sell or dispose of any of the Insured's property unless Insurer agree with the Insured in writing that Insurer shall do so.
 - (c) not accept any payment nor make nor accept any settlement or arrangement in respect of any loss or damage without the written consent of the Insurer. Any waiver of rights shall be at the expense of the Insured.

Insurer Rights of Settlement

- 5 The Insurers may at its option repair reinstate or replace any property lost or damaged or pay the amount of the loss or damage in money. The Insurer shall not be responsible for the cost of any alterations additions improvements or overhauls carried out on the occasion of a repair.

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such Electronic Data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media.

Other Insurances

- 6 If at the time of any occurrence or claim there is or but for the existence of this Policy would be any other policy of cover or insurance in favour of or effected by or on behalf of the Insured applicable to such occurrence or claim the Insurer shall not be liable under this Policy to cover the Insured in respect of such occurrence or claim except so far as concerns any excess beyond the amount which would be payable under such other cover or insurance had this Policy not been effected.

Contribution

- 7 If at the time of any event which may give rise to a claim under the Policy:
- (a) a valid claim can be made under any other insurance, warranty, guarantee or contractual undertaking in respect of that event, or
 - (b) the Insured is entitled to claim any statutory compensation or damages,

cover under this Policy is limited to any loss not covered in (a) or (b) above and shall not be called into contribution.

Recoveries

- 8 The Insurer is entitled to control and settle any claim and to take proceedings at their cost but in the name of the Insured to secure compensation from any third party in respect of anything covered by this Policy.

Complaints Procedure

We are dedicated to providing You with a high quality service and We want to ensure that We maintain this at all times.

If You have any questions or concerns about this insurance or the handling of a claim, please contact the broker through whom this insurance was arranged or Optis.

If You are unable to resolve the situation and wish to make a complaint You can do so at any time by referring the matter to:

Complaints Department
XL Catlin Services SE, Irish Branch
8 St Stephen's Green Dublin 2
D02 VK30
Ireland
Email: XLICSEcomplaints@axaxl.com
Telephone Number: +353 01 607 5300

XL Catlin Services SE acts on Our behalf in the administration of complaints.

The complaint will be acknowledged, in writing, within 5 (five) business days of it being made. If You remain dissatisfied after the Complaints Department has considered the complaint or a final decision has not been received within forty(40) business days, You can refer the complaint to the Financial Services and Pensions Ombudsman at:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Ireland

Telephone: +353 1 567 7000
Email: info@fspoi.ie

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for XL Insurance Company SE is the Financial Services and Pensions Ombudsman, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

Insurance Guarantee Scheme

Depending upon where in the EEA you and/or the insured risk is located there may be a local scheme that applies. Where a scheme is available in an EEA member state it may cover only limited types of insurance (e.g. compulsory motor cover) although some jurisdictions have wider schemes. If You have any questions, please contact Us.