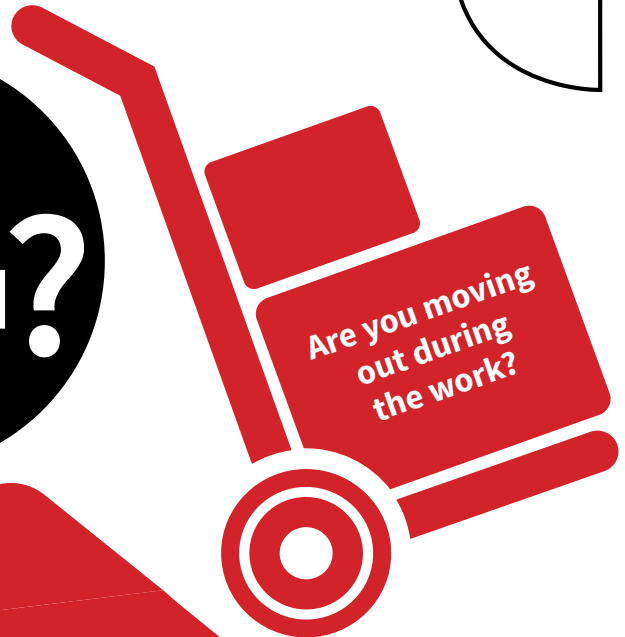


Renovating or Converting Your Property?

RENOVATION PLAN



Are you covered?



Risk	Home Insurance	RenovationPlan
Will cover extend to include the new works?	No	Yes
Will Cover include new fixed and unfixed fittings and materials?	No	Yes
Valid where works are substantial?	Unlikely	Yes
Valid if unoccupied during works?	Unlikely	Yes
Cover for Hired in Plant?	No	Optional – Yes
Legal Expenses for contract disputes?	Unlikely	Optional – Yes
Cover whilst unoccupied awaiting sale?	No	Yes
Exclusion for damage by builder?	Likely	Insured Perils continue to be included
Joint Named policy with the Contractor?	No	Available
Non Negligence Policy?	No	Optional – Yes
Transferrable back to standard Home policy?	Yes	Yes
Transferrable to Let policy?	No	Yes
...peace of mind?	No!	Yes!

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