

This document contains some important facts about MyBuilder Plus. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

MyBuilder Plus provides cover for the additional costs incurred to finish or rectify your building works that aren't completed or not completed to a specified standard.



#### What is insured?

- ✓ Additional costs incurred if your contractor fails to complete the works stated in your contract;
- ✓ Additional costs incurred if your contractor fails to complete the works to the specified standard stated in your contract;
- ✓ Additional costs incurred if your contractor completes the works but at a standard considered to be sub-standard according to industry norms or in a way that does not meet current applicable building regulations;
- ✓ Additional costs incurred if your Contractor enters into administration or otherwise becomes insolvent prior to the works being completed; and
- ✓ Additional costs incurred if your relationship with the Contractor irrevocably breaks down prior to the completion of the works.



#### What is not insured?

- ✗ Payment for any additional costs incurred as a result of:
  - Time delays;
  - The failure to complete due to lack of planning permissions or other regulatory restrictions; and
  - Materials and supplies provided by you unless included in the amount insured;
  - A Communicable Disease, whether directly or indirectly.
- ✗ Damage to your building, garden or outbuildings.
- ✗ If your contractor fails to complete works that are not specified or within the scope of your contract.
- ✗ If your contractor completed sub-standard works that are not within the scope of your contract.



## Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply.
- ! Cover is limited to three times the value of the works states in your contract.
- ! The Contractor must not be your relative or close friend.
- ! You are required to pay the full amount originally detailed in your contract for the works. In the event that you have not paid all amounts owed under your contract, you are required to pay the difference towards the rectification works.



## Where am I covered (Geographical Limits)?

United Kingdom (England, Scotland, Wales, and Northern Ireland).



## What are my obligations?

- Comply with the terms and conditions of the policy.
- Tell MyBuilder as soon as possible of any change of works agreed to between yourself and your Contractor.
- Tell MyBuilder as soon as possible of any dispute that may arise between you and your Contractor or if you are unhappy with the works completed by your Contractor.
- Participate in any dispute resolution process initiated by MyBuilder.
- Take simple precautions for your own safety to prevent accidents and reduce the likelihood of loss or damage.



## When and how do I pay?

Payment is due and payable at the time you request the policy. Payment is only taken by debit/credit card online.



## When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.



## How do I cancel the contract?

To cancel your policy please contact MyBuilder. Cancellations made within the first 15 days of purchase may receive a full refund if the works specified in your policy have not commenced. If the work specified in your policy have commenced, or you choose to cancel the policy after 15 days, no premium will be returned.

## How to make a claim

If something has gone wrong with your job and you need to make a claim you should contact us as soon as possible. For all claims, we will ask you to provide your policy number and full details of the claim.

By phone: 020 3871 3315

By email: [claims@mybuilder-plus.com](mailto:claims@mybuilder-plus.com)

Online: <https://mybuilder-plus.com/make-a-claim>

## Complaints procedure

If you have a complaint, it will be considered by either MyBuilder Plus Limited or Hiscox Insurance Company Limited, the underwriter of MyBuilder Plus.

You can contact us using the details below and we will ensure your complaint is directed to the relevant complaints handling department.

MyBuilder Plus Ltd  
31a Clerkenwell Close  
London  
EC1R 0AT

By phone: 020 3871 3315

By email: [complaints@mybuilder-plus.com](mailto:complaints@mybuilder-plus.com)

Online: <https://mybuilder-plus.com/complaints>

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Governing law

Unless agreed otherwise in writing, this policy is governed by the laws of England, and any disputes in relation to this policy will be dealt with in the courts of England and Wales.