

What is self build insurance?

"Self build" projects to build your own home are very popular and have the twin advantages of a lower cost build with a design tailored to your exact requirements. While there are many other advantages to a self build project, before undertaking one it is very important to recognize the risks that can come along with such a venture. The risks that coincide with any self build project are simply not worth neglecting self build insurance.

There are a number of policies that one would be able to choose from in terms of becoming a self builder and it is important to consider what insurance cover that you need to arrange so that you choose the correct one. You will want to cover the risks that take place on and off site, cover the materials that are used, protect yourself from damage that can occur, and ensure that the building in the course of erection, and land, is insured until the project is finished.

What can a self-build insurance policy cover?

A comprehensive self build insurance policy will cover you for

- Public Liability - in case someone not connected with the works is injured or their property is damaged
- Employer's Liability - where you may have friends or uninsured contractors help with the works
- Own plant such as a cement mixer
- Hired-in contractors plant or face expensive insurance bills for each hire occasion
- Tools - whether yours or hired in
- Other equipment
- Portable buildings such as a toilet or site hut
- Contractors All Risks to cover the house whilst under construction, and materials kept on site for most types of loss and damage.

As always, refer to an expert for this type of insurance. It is very unlikely that your house or car insurer will offer this insurance policy because it is very specialist cover. You may be surprised (or relieved to read, because this type of project can take quite a long time to complete) that a typical self build insurance policy will be for 18 months. As these insurance policies are of a one-off type, you will not often be offered an instalment facility, although we found one broker that did.

Insurance Companies

Try these insurance experts that advertise this type of self build insurance policy.

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