



**optis**  
insurance

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# Self-Build Insurance

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MGA

We offer All Risks and Liability cover for clients looking to build their own unique, custom-designed home, up to the value of €750,000 Total Sum Insured.

Cover extends to all materials, plant, tools, and equipment on site, and in certain cases, the loss or damage arising from Fire, lightning, explosion, and aircraft in respect of existing property.

# Self-Build Insurance

Our Self Build Insurance is designed to protect those embarking on the construction, extension, or renovation of a private dwelling house.

## COVER INCLUDES

- €13m Employers Liability
- €2.6m Public Liability
- All Risks cover for Building Works and Materials.

## FEATURES AND BENEFITS

- A Rated capacity
- Cover for builds up to €750,000 Total Sum Insured
- Cover options for New Builds, Extensions, and Renovations
- Low minimum premiums
- Choose between 12- or 18-month cover
- Property Excess: €650
- Public Liability Excess: €750
- Employers Liability Excess - NIL
- Experienced underwriters available for efficient referral turnaround

## EXTENSIONS OF COVER

- Own and Hired in Plant, Tools, and Equipment
- Fire Brigade charges
- Demolition and Removal of Debris Costs
- Use of Side-Huts and Off-Site Storage in relation to the contract
- Professional Fees
- Transit Cover
- Loss or damage arising from Fire, lightning, explosion, and aircraft in respect of existing property where stated in the schedule.

If you require more information or would like to have a chat with us about our Self-Build product our dedicated broker team is on hand to help please contact the office on +353 (0)46 9481667.

