

Property developer **insurance checklist**

Before you exchange

- ☐ Check for restrictive covenants
- ☐ Check for absence of easements
- ☐ Legal indemnity insurance if needed

Once you own the property

- ☐ Property owners insurance if unoccupied
- ☐ Land liability insurance for empty plots
- ☐ Confirm claims and flood history with insurer

Choosing a contractor

- ☐ Put a JCT contract in place
- ☐ Choose minor works or major works JCT

During development

- ☐ Contract works or contractors' all risk cover
- ☐ Cover matches full project cost and duration
- ☐ Right of Light insurance for major renovations

Extra cover to think about

- ☐ Building warranties insurance
- ☐ Performance bonds insurance
- ☐ Contractors combined insurance