

Buildings Insurance – A Guide for Leaseholders & Shared Owners

You should read this guide along with the attached Summary of Cover. We have produced it for you only as a brief guide - the policy itself is what counts if you have a claim. Your insurer is Zurich Municipal (which for short we will now refer to as ZM), and your policy number is JHA-22S301-0033.

1. What property does the buildings policy cover?

Your policy covers the structure of your house or flat, including fixtures and fittings, along with any outbuildings or garages and walls, gates and fences (but not storm or flood cover for fences and gates).

Buildings cover includes parts of the building such as floorboards, laminate flooring, plastering and decoration, electrical wiring fitted into the building, and fitted kitchens and bathrooms.

Remember, this isn't a contents policy, so you have to arrange your own contents cover for such items as furniture, electrical goods or appliances, carpets and personal belongings.

2. What kinds of event are covered?

Your policy covers you for a range of insured events including fire, theft, vandalism, storm, flood etc - see your Summary of Cover attached for details.

Also, if your property can't be lived in following a serious loss such as a fire, ZM will pay reasonable extra costs for alternative accommodation. If you feel you do need alternative accommodation, it's especially important to contact ZM as soon as you can (see section 5 How do I Claim?), as ZM always inspects the damage in such cases.

3. What isn't covered?

Most insurance policies have a policy excess – this is the first amount of every claim that you have to pay yourself. Your policy excess is £100 for each and every claim (increased to £1,000 per claim for subsidence). All insurance policies have exclusions, and you should especially remember that amongst other things the policy doesn't cover wear and tear, general maintenance matters, poor workmanship, and storm damage to fences and gates. Your Summary of Cover includes key exclusions and conditions that you need to be aware of.

4. What can I do to avoid claiming?

You need to take reasonable precautions to avoid or limit any damage to the building. This includes maintaining your property, ensuring you've lagged pipes and tanks to prevent freezing (if you're responsible for this), and that you've locked doors and windows when your property is empty. You should also make sure that any work you do to the property is of an acceptable standard. To prevent serious fire claims, and for your own safety, consider installing a smoke detector. To minimise damage by water escape, find out where your stopcock is and make sure you can operate it easily.

5. How do I claim?

Step 1

You must tell ZM about claims as soon as possible after the damage has occurred, as late notification may mean that your claim won't be paid.

You don't need to complete a claim form. Just call ZM on **0870 241 8050** during office hours (nine to five Monday to Friday) and notify your claim over the phone. Tell ZM that you are a shared owner or leaseholder of Riverside and quote policy number JHA-22S301-0033. Tell them what's happened, and ask what you should do next.

Before you finish the call, ask for the name of the person you have spoken to, and keep a note of it.

For emergencies out of office hours, ie evenings, weekends or public holidays, see "Emergencies out of office hours" below.

Step 2

ZM will check that your claim is covered by the policy, and will check with us that you are entitled to claim.

Step 3

Once ZM has completed step 2, they will appoint one of their approved contractors (such as ROK contractors) to visit you - there is no need for you to obtain your own quotes for the building work.

One advantage to you of using ZM's approved contractor is that ZM pay the bill direct, which saves you the worry of having to get estimates approved and then having to pay your contractor's bill and recover the cost from the insurer. You only pay the policy excess, which ZM's contractor will ask you for before they start work.

Another advantage is that ZM's approved contractors work to agreed service standards and costs, so you don't have to worry about which contractor to choose.

If you don't want to use one of ZM's approved contractors, and already have a contractor you'd prefer to use, you need to let ZM know this when you first call, and *before* you go ahead with any work (except emergency repairs such as the examples in "Emergencies out of office hours" below). ZM may need to inspect the damage first, and you will need to send them estimates before the work is done, then your contractor's bill later when the work has been done.

For some claims (especially larger claims) ZM may also appoint loss adjusters – usually Cunningham Lindsey - to help manage the claim and deal with the contractors.

Step 4

The work will be completed, and ZM will pay the contractor (less the policy excess, which you will have paid already). If you have any problems or questions about your claim at any stage, you should raise them with your contact at ZM (see step 1 above). See also "Complaints Procedure" below.

6. Emergencies out of office hours

You may need emergency help out of office hours (ie evenings, weekends or public holidays). For example, in the event of a fire, storm, flood, burst pipe or burglary, you may need immediate emergency repairs to make the property safe, such as emergency plumbing work or boarding up.

If so, you can contact ZM's out of hours emergency claims service on **0800 028 0336**. ZM will arrange for a skilled tradesman to visit you as soon as possible to provide emergency assistance. Please note that you will need to pay the tradesman/contractor for the work carried out. If the damage is covered by your policy, ZM will repay you the cost less the policy excess.

[If the emergency happens during normal office hours and you need immediate emergency repairs, you should use the normal ZM contact number given in Step 1 above].

7. Complaints Procedure

ZM always try to deliver a quality service, but recognize that sometimes things may go wrong. If you have any cause for complaint, you should in the first instance call Zurich Municipal on 0870 241 8050, or write to them at Zurich Municipal, Property Claims Unit, PO Box 108, Farnborough, Hampshire GU14 0XQ for the attention of the Senior Property Claims Handler. Please quote Riverside policy JHA-22S301-0033, together with your name and address and details of your complaint.

If the matter is not resolved to your satisfaction, please write to the Property Claims Manager, Zurich Municipal, Property Claims Unit, PO Box 108, Farnborough, Hampshire GU14 0XQ.

If you are still not satisfied, please write to the Managing Director, Zurich Municipal, Southwood Crescent, Farnborough, Hampshire GU14 0NJ.

If you are still not satisfied, you may also have the right to refer to the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.