



## Summary of cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Municipal Select for Social Housing Providers Policy. Zurich Municipal is a trading name of Zurich Insurance plc. A full copy of the Policy wording is available on request.

This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

The policy provides cover for buildings belonging to you or for which you are responsible.

Buildings are defined within the policy as the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios, terraces and your improvements at your home.

### **Buildings**

Your buildings are insured against loss of damage by the perils shown in the schedule below.

The policy cover will normally run for 12 months and is renewable annually.

### **24 hour emergency repair service (0800 0280336)**

In the event of any unforeseen emergency affecting your premises which causes damage or potential danger, our emergency claims service will arrange for a suitable repairer or contractor to visit as soon as possible to provide emergency assistance or to provide emergency repairs to be carried out to prevent further damage occurring. All costs of assistance provided are your responsibility, although please keep the bills as they could form part of a valid claim.

## Schedule

Policy number	JHA-22S347-0033
Policyholder	The Guinness Partnership Ltd The Guinness Trust, The Guinness Housing Association Limited, Guinness Developments Limited, Guinness Care & Support Limited, Devon Sheltered Homes Trust, City Response Limited, Guinness Homes Ltd, Independent Home Life Services Ltd, Live Well at Home Ltd and Hallco 1397 Ltd
Period of insurance	1st April 2016 to 31st March 2017
Insured premises	Housing Properties - all shared ownership and leasehold premises
Sum insured	The reinstatement value of your building
Insured perils	Fire, lightning, explosion and aircraft, riot and malicious damage, earthquake, subterranean fire, storm or flood, escape of water from any tank, apparatus or pipe, impact by any road vehicle or animal, breakage or collapse of audio or visual communication apparatus, accidental breakage of fixed glass and fixed sanitaryware, accidental damage to supply pipes and cables, falling trees or branches, leakage of oil, theft or attempted theft, subsidence, ground heave or landslip, all other damage (except where excluded)
Excess	£75 excess applies each and every loss increasing to £100 for riot and malicious damage, storm or flood, escape of water from any tank, apparatus or pipe and £1,000 for subsidence
Legal liability as owner	Included
Terrorism	Included

## Summary of cover and limits

### Benefits and limitations

Clearance of drains and gutters where required after a loss – where you are legally liable	Included within the building sum insured
Professional, demolition or local authority fees and expenses	Included within the building sum insured
Alternative accommodation or loss of rent payable <b>by you</b> following damage by an insured peril where you occupy the damaged property	Up to 20% of the building sum insured
Legal liability as owner	As shown in the schedule
Lock replacement following theft of keys	Up to £5,000
The costs involved in tracing a leak	Up to £5,000
Other interested parties such as mortgagees, lenders, shared owners and leaseholders	Included in the policy wording
Damage to your landscaped garden by the emergency services	Up to £25,000

### What is not insured

This is a summary of the major exclusions or restrictions within the policy wording.

In respect of:

#### 1) All other damage (if cover is operative)

There are a number of exclusions so we have highlighted the main ones which are loss or damage arising from:

- Asbestos material removal

- vermin, insects, dampness, erosion, depreciation from normal use, scratching, wear and tear or other gradually operating cause
- wet or dry rot, shrinkage, faulty workmanship, defective design or materials.

## 2) Breakage or collapse of audio or visual communication apparatus

Does not cover the damage to the aerial or satellite dish itself.

## 3) Excess

The first amount of any claim for which you are responsible – this is as shown on the schedule.

## 4) General

There are a number of general market exclusions that apply to UK policies, we have highlighted below the main ones which are loss or damage arising from:

- Date related performance and functionality
- Northern Ireland civil commotion
- nuclear and war risks
- sonic or supersonic bangs.

## 5) Storm or flood

There is no cover for loss or damage caused by or to:

- frost
- fences, gates and hedges
- moveable property in the open

## 6) Subsidence, ground heave or landslip

There are a number of exclusions, we have highlighted below the main ones which are loss or damage caused by or to:

- coastal or river bank erosion
- defective materials or faulty workmanship
- patios, terraces, swimming pools, tennis courts, footpaths, drives, hedges, yards, car parks, roads, pavements, forecourts, walls, gates and fences unless the structure of the building is damaged at the same time.

## 7) Terrorism

There is no cover for any loss or damage caused by Terrorism unless this is shown in the schedule.

## 8) Unoccupied Properties

If the buildings are unoccupied for more than 60 days the cover will exclude the first £500 unless the excess on the schedule is higher of each claim for Malicious Damage, Storm, Flood, Escape of Water, Theft and All Other Damage if this peril is insured. If the building remains unoccupied for a further 60 days then cover will completely exclude Malicious Damage, Escape of Water, Theft and All Other Damage

## How to make a claim

- Contact your Housing provider for a claim form or ring us on **0870 241 8050** during office hours to report the claim. When you contact us about a new claim you will need to tell us your name and address, the place where the loss occurred and what caused the loss or damage.
- Tell the police if something has been stolen or maliciously damaged.
- We will contact our building services provider to contact you to arrange the necessary repairs, subject to validation that the claim is covered.
- If someone is making a claim against you for any injury or damage to their property, you must send us full details as soon as possible. Any letters regarding the claim should be sent to us, unanswered without delay. You should not become involved in correspondence with the other person – you must leave us to deal with the matter on your behalf.

## Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit <http://www.financial-ombudsman.org.uk>.

You can telephone for free on:

- **0800 234 567** for people phoning from a “fixed line” (for example, a landline at home)
- **0300 123 9 123** for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02
- Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

## Financial Services Compensation Scheme(FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations.

You may contact the FSCS on 0800 678 1100 or 0207 741 4100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

## Handy hints

We have included some practical advice to help you avoid some of the more common accidents and events which occur.

## Fire prevention

Over half of all fires in domestic premises start in the kitchen, so take special care when cooking with hot oil or fat and never leave chip pans unattended.

Fit smoke detectors in all rooms (special detectors are available for the kitchen) and test them on a regular basis to ensure that the batteries are working.

Check electrical equipment and follow the manufacturer's instructions in making sure that the correct fuses are used and circuits are not overloaded

Make sure that cigarettes and cigars are always properly extinguished.

## Water damage

Find out where the stopcock is and make sure that you can turn it on and off. Lag exposed water pipes and tanks in the roof area, but, remember not to use insulation material under the water tank as this may cause water in the tank to freeze.

If pipes freeze, despite your precautions, thaw them out slowly using hot water bottles; never use a blowlamp.

## Holidays and other unoccupancy

You are expected to take reasonable precautions to safeguard your premises especially when it is unoccupied or you are away. These should include not only securing doors and windows, but reducing the risk of pipework freezing by either turning off the water system and draining it down, or by maintaining low level heating, particularly overnight.

## Trees

Structural damage to buildings caused by trees and shrubs is on the increase.

Do seek advice on safe planting distances before planting trees and shrubs in your garden and ensure that they are pruned regularly.

### Zurich Municipal

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