

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.

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

Schedule

Policy Number	JHA-22S521-0013
Policyholder	Midland Heart Ltd
Period of Insurance	01 April 2018 to 31 March 2019
Insured premises	Housing Properties - leasehold and shared ownership
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	£50 excess in respect of each and every loss increasing to £100 for storm or flood and increasing to £250 for escape of water from any tank, apparatus or pipe and increasing to £1,000 for subsidence
Legal Liability of policyholder	Included
Terrorism	Included

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.

Buildings

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

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 rent payable by you following damage by an insured peril where you occupy the damaged property	Up to 20% of the building sum insured
Legal liability of policyholder	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.

How to make a claim

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

- Contact your Housing provider for a claim form or ring us on 0800 335500 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.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Our complaints procedure

We are committed to providing a high level of customer service. If you have any cause for complaint please get in touch with your usual contact at Zurich as they will generally be able to provide you with an immediate response to your satisfaction. (Contact details will be provided on correspondence that we or our representatives have sent you.)

If you are not happy with the outcome of your complaint, or we have not provided you with a final decision within 8 weeks of receiving your complaint, you can ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our decision letter.

The ombudsman can help with most complaints if you are a consumer, a business employing fewer than 10 person that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual turnover of less than £1million, a trustee of a trust with a net asset value of less than £1million. The service they provide is free and impartial and they can be contacted as follows:

Post: Financial Ombudsman Service, Exchange Tower,
London, E14 9SR

Telephone: 08000 234567
(free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>

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 further information is available at 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

Zurich Municipal is a trading name of Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460.

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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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