

Leaseholders and Shared Owners

Buildings insurance guide

This leaflet is a basic guide to your policy cover and our claims procedure. You should read it alongside your Summary of Cover.

1. What does our buildings insurance cover?

Your policy covers your main residence, outbuildings, yards, forecourts, fixtures and fittings, garages, walls, gates, fences, piping, ducting, cables, wires and public mains for which you're responsible.

Remember, this isn't a contents policy, so you're responsible for arranging your own contents cover for such items as kitchen appliances, carpets and personal belongings. Your Landlord may be able to arrange this for you.

2. When can I claim?

Your policy covers you for a range of events or perils. Please see your Summary of Cover for full details.

3. What isn't covered?

Most claims are subject to a policy excess. You can find details of this in your Summary of Cover.

The main exclusions are noted in the Summary of Cover, but bear in mind that the policy doesn't cover wear and tear, general maintenance matters, poor workmanship, and storm damage to fences and gates.

Like all other insurance, the policy is subject to general conditions and exclusions. Again, please see your Summary of Cover.

4. What can I do to avoid claiming?

You need to take reasonable precautions to prevent or minimise any damage or liability which might result in a claim.

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 ensure work undertaken in 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, identify where your stop cock is and make sure you can operate it easily.

5. How do I claim?

Step 1

Contact your Housing Association for a Claim Form or Zurich Municipal on **0870 241 8050** during office hours to report the claim.

If necessary, you can arrange for repairs to make the property safe, such as emergency plumbing work. Please send the receipt to us with the claim form.

Step 2

There is no need for you to obtain your own quotes for the building work.

Return the form to Zurich Municipal, Property Claims Unit, PO Box 108, Farnborough GU14 0XQ or fax it to 0845 600083.

If you have any questions, please call Zurich Municipal on **0870 241 8050** during office hours or email zmpropertyclaims@uk.zurich.com

Step 3

Once we've received the claim form, we will instruct our building services provider to contact you to arrange necessary repairs, subject to validation that the claim is covered by the policy. We have electronic reporting links with them, to help speed up the process.

Our building services provider has UK-wide coverage, mainly through its own workforce, or sometimes via an approved associate. We carry out regular quality checks on them. All staff carry ID cards and are police checked.

If you have already had the work completed by your own contractor, please submit the invoice(s) with the claim form. In some cases, normally those of higher value, we'll need to inspect the damage first. We'll let you know if this is required.

We will make direct payment to our building contractors, less any policy excess that applies. You will be asked to pay any excess in advance of the building work commencing.

Alternative Accommodation

If your property is uninhabitable following a serious incident, we'll pay for the costs of reasonable alternative accommodation.

Your contents policy may also provide this cover. In such cases, we'll also need to inspect the damage. To arrange this, please contact our Property Claims Unit (**0870 241 8050**) as soon as you can.

Extensive Water/Smoke Damage

We have a specialist company who can help with restoration of the property following severe water or smoke damage. Please call **0870 241 8050**. You must still contact your Landlord and complete a claim form.

Glass Replacement

If windows or doors in your property are damaged, we can arrange for emergency repairs through our supplier. Please call **0870 241 8050**. You must still contact your Landlord and complete a claim form.

6. Out of hours emergency repair service (0800 0280336)

If you suffer an emergency, such as a fire, burst pipe, or storm damage, our out of hours claims service will arrange for a skilled tradesman to visit you as soon as possible to provide emergency assistance. Although you will need to pay the tradesman for the work undertaken, if the damage is covered by your policy, we'll reimburse you for the cost, less of course the policy excess.

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