



**ZURICH
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How to claim and get help in an emergency

For leaseholders, owner occupiers and shared owners



Emergency contact and claims helpline number

This leaflet provides you with all the information you need in an emergency or if you need to claim. Please write your policy number and housing provider below, in case you have to make a call.

Your policy number*

Your housing provider

We'll arrange for a skilled tradesman to visit you as soon as possible to provide emergency assistance. You will need to pay for any work done then claim it back from us.**

Where the work is covered, we will pay you back, less the amount of your policy excess, as shown in your 'summary of cover' available from your housing provider.

*If you don't know, this information is available from your housing provider.

**The payment of claims is subject to the terms and conditions of the policy.

For a buildings
insurance claim in an
emergency, call

0800 028 0336

Peel off and attach this to your fridge

For a buildings
insurance claim in an
emergency, call

0800 028 0336

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Your buildings insurance cover

The summary of cover you received separately from your housing provider shows what is and isn't covered by your buildings insurance. Briefly, your policy covers your main residence, outbuildings, forecourts, fixtures and fittings, garages, walls, piping, wires and any public mains that you're responsible for.

This isn't a contents insurance policy.

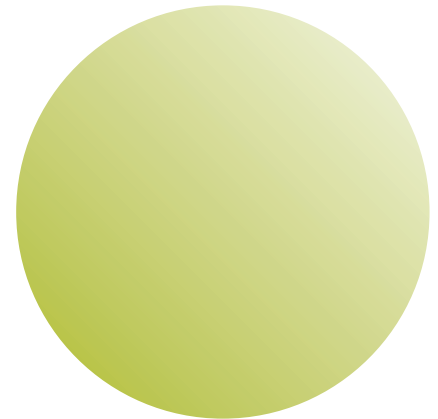
That means you need to insure things like kitchen appliances, carpets and personal belongings, separately. If you'd like help with this, please talk to your housing provider.

Your buildings insurance doesn't cover wear and tear, general maintenance or poor workmanship. The policy is subject to general conditions and exclusions.

Tips for preventing claims

It makes sense to take reasonable precautions to prevent or minimise any damage or liability which might result in a claim.

This includes maintaining your property, lagging pipes and tanks (if you're responsible), and locking doors and windows when you go out. For your own safety, please fit a smoke detector. And to minimise water damage, find out where your stop cock is and make sure it works.





How to claim

The following is a step-by-step guide to making a claim:

- 1 Contact your housing provider for a claim form or phone Zurich on 0800 028 0336 to report the claim. If necessary, you can arrange for repairs to make the property safe – for example, emergency boarding up. Please send the receipt to us with the claim form.
- 2 You can return the claim form by:
 - **post** to: Property Claims Unit, Zurich, PO Box 108, Farnborough GU14 0XQ.
 - **fax** to: 0845 600 0083.
 - **email** to: zmpropertyclaims@uk.zurich.com.
- 3 If the work has already been completed by your own contractor, please submit the invoice(s) with your claim form. We'll check that your claim is covered by the policy and confirm that you're entitled to claim with your housing provider.
- 4 Where possible, we'll appoint one of our approved tradesmen to assist you. In some cases, normally those of higher value, we'll need to inspect the damage first and may also appoint loss adjusters to help us manage the claim. We'll let you know if this is required. All claims are subject to the policy excess (if any) shown in your summary of cover.

Approved tradesmen

We have a panel of approved tradesmen who work to pre-agreed standards of service and pricing.

Usually, they use their own workforces (sometimes they use approved sub-contractors). Where Zurich appoint tradesmen, we pay them direct (minus any policy excess). You may be asked to pay the excess before work starts.

Extensive water/smoke damage

We have a specialist company who can help with drying out and/or cleaning following severe water or smoke damage.

Glass replacement

If windows or doors, at your property, are damaged we can arrange for emergency work to secure the property and any subsequent repairs.

Underground drainage

We have a specialist company that investigates and rectifies problems with underground drainage.

Building services

We have a building services provider that carries out most types of repairs, including redecoration.

To arrange any of the above or for more information, please call Zurich on 0800 028 0336.

24 hour emergency help

Emergencies don't always happen in office hours.

The 24 hour Helpline is for incidents covered by your insurance, such as burst pipes, fire or storm damage.

When you call the helpline, we'll ask for your insurance policy number and the name of your housing provider. If it's an insurance related problem, we will arrange for a professional tradesman to call as soon as possible to take care of the immediate emergency. Then you'll need to make a claim in the usual way (see page 6).

What does it cost you?

If emergency work is required, you'll need to pay the tradesmen at the time the visit is arranged.

Provided the damage is covered by your policy, we'll pay you back, less the policy excess shown in your summary of cover.

Using the helpline means not having to worry that the work might not be up to standard. The tradesmen will be from a business carefully vetted for quality and professionalism.

Be prepared

Please fill in the name of your housing provider and your policy number on page 2. Then, if you do need to call us in an emergency, you'll have all the information to hand straightaway. Also, why not store the helpline number and your policy number in your mobile phone?

To make a claim, please follow the step-by-step guide on page 6.

You don't need to obtain your own quotes for the building work.

We'll arrange for a skilled tradesman to visit you as soon as possible.

You pay the tradesman for any work done and then (as long as it's covered by your policy) we reimburse you – less any policy excess.

For a buildings
insurance claim in an
emergency call our
24 hour helpline on

0800 028 0336



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 your housing provider or Zurich on 0870 241 8050. Please quote the details of your policy (your surname and initials, policy number and housing provider).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries. 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 (FOS).

This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

The FOS will consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset of less than £1 million. Following the Complaints Procedure does not affect your legal rights.

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Telephone: 0870 241 8050.



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