



Leaseholder Property Insurance with Zurich Municipal

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Property



- Perils or, "Insured Events"
- Exclusions
- Policy Conditions

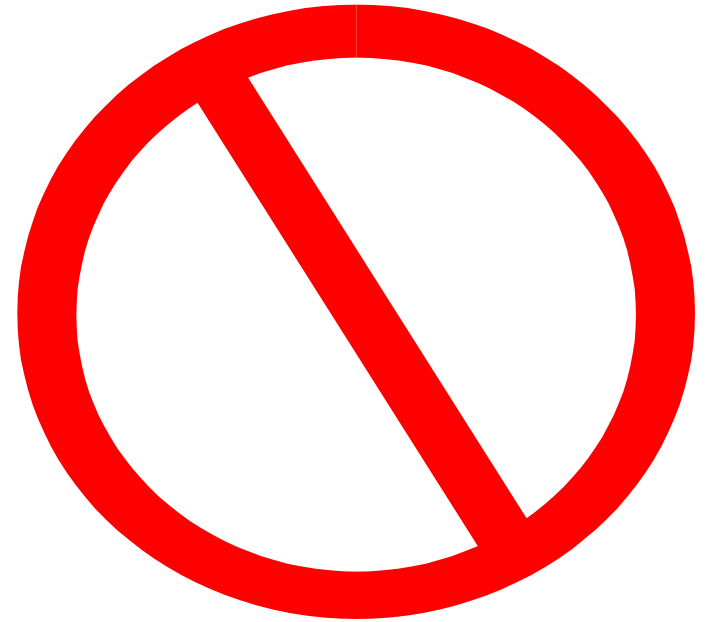
Insured Events- your cover



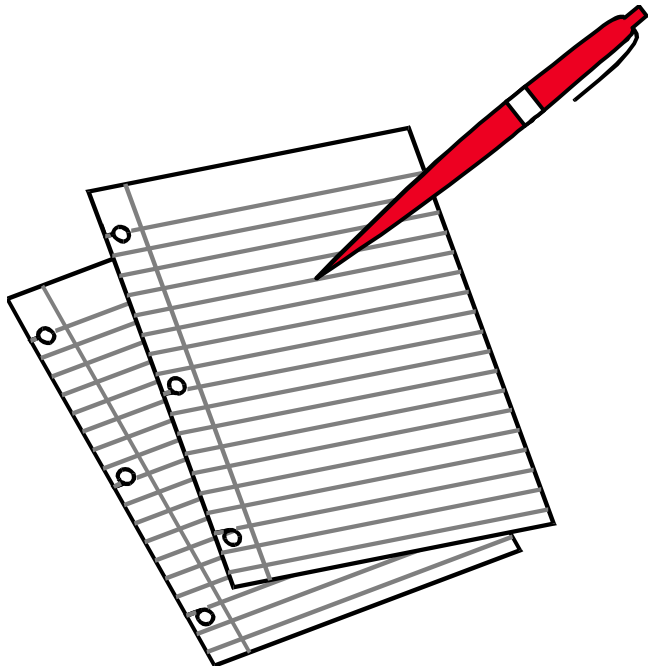
- Fire, Explosion, Lightning
- Earthquake
- Theft, Malicious Damage
- Storm
- Flood
- Impact
- Riot
- Burst Pipes, Escape of water
- Subsidence

Exclusions

- General Maintenance
- Gradually operating causes.
 - Damp, Dry or Wet Rot
 - Wear & Tear
- Storm Damage to fences & gates
- Radiation
- War
- Terrorism
- Sonic Bangs



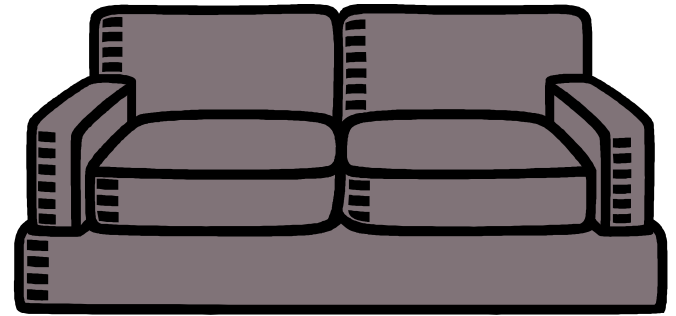
Conditions - Rules of the contract



- Small Print
- Reasonable Precautions
- How long do you have to notify a claim?
- 30 days!!
- Subrogation
- Summary of cover
- Policy Number

What isn't covered

- Contents
 - Furniture
 - Carpets
 - Electrical goods etc
- Policy Excess
 - First £50 of the claim
 - Subsidence £1000



How do I Claim?

- Incident occurs - need a claim form?
- New Charter - **0161 331 2262**
- Zurich Municipal on **0870 241 8050**
- Zurich 24 hr Helpline **0800 028 0336**

QUOTE POLICY NUMBER JHA-22S255-0013

OUT OF HOURS EMERGENCY

- Emergencies such as fire, burst pipes, storm damage.
- Out of Hours claims service will arrange for emergency assistance
- Arranged yourselves? You will be paid back if covered under policy LESS Policy excess
- Contact **0800 0280336**

Who will do the work?

- ROK - Dedicated repair company approved by Insurers
- Your own chosen contractor - Submit invoices to Zurich
- Emergency works - eg flood - arrange yourselves or Zurich will assist
- Extensive damage - Zurich may appoint Loss Adjusters to inspect damage but they will let you know if required

- ANY QUESTIONS