

Building insurance frequently asked questions

Building Insurance for Harrow Council leaseholders is provided by Protector Insurance. This fact sheet is a summary of the cover and contains general advice about insurance matters. You should always refer to the policy wording for full details of the cover and exclusions, and you should take independent advice on issues about your liability or the liability of other residents or the Council in relation to particular incidents.

What does the building insurance cover?

Building insurance covers damage or loss caused to the structure of your home, including its fixtures and fittings, by a list of insured risks, which are also known as insured perils.

What isn't covered by the building insurance?

The policy wording sets out any exclusions that apply to the risks covered by the policy. Examples of things that are not covered include:

- Wear and tear, including an element of the building that has reached the end of its useful life (for example, a flat roof surface wearing out)
- Routine repairs and maintenance (for example, clearing drains and gutters, or external decorations)
- Loss or damage to your contents or personal belongings.

If damage occurs that is not caused by an insured risk set out in the policy wording the insurer will not make any payment, even if it is not specifically excluded.

How do I make a claim?

Contact: Protector Insurance,
7th Floor
3 Hardman Street
Manchester
M3 3HF

Telephone: 0161 274 9077 Email: claims@protectorinsurance.co.uk

When can I make a claim?

You must notify the insurers as soon as reasonably possible.

Can I claim on my building insurance on behalf of my neighbour if I cause damage to their property?

No. You can only claim for damage to your property.

What happens once I have made a claim?

It is important that you keep damaged items and do not throw anything away, as Protector Insurance may wish to inspect them.

You will be asked to obtain at least one competitive estimate for replacement or repair of damaged property.

Protector Insurance will agree the extent and the cost of the required works. Once the works have been carried out and you have presented the invoice to the insurers they will arrange to pay you, deducting the excess that applies to your claim. Alternatively, Protector Insurance may be able to instruct a contractor to undertake work as settlement or part settlement of your claim, then Protector Insurance will pay the contractors, less the policy excess, which you will pay directly to the contractor.

If you have any queries concerning the progress of your claim you can telephone the Protector Claims Team on 0161 274 9077.

What if I need emergency assistance?

The team at Protector Insurance are dedicated to providing an excellent first-class service 24 hours a day, 365 days a year.

During normal business working hours the phone line will be manned by members of the dedicated Protector claims team based in Manchester. Outside office hours calls are redirected to Sedgwick Loss Adjusters or Protector's disaster restoration provider, Belfor.

Can I make my own arrangements for building insurance?

No. It is a condition of your lease that the landlord arranges building insurance cover for leaseholders.

What is the difference between my building insurance and my contents insurance?

Building insurance covers the structure of the home together with its fixtures and fittings, such as kitchen and bathroom units. Contents insurance covers the contents of the home - typically items that you would take with you if you moved home. You are responsible for arranging your own contents insurance.

What if I sublet my property?

Building insurance cover is still provided by Protector Insurance and there is no need for you to let them know, but under the conditions of your lease you must inform Home Ownership that you are subletting.

If you sublet your property, you will not be covered for "theft or attempted theft" unless entry to and from your property has been gained by force.

How do I get the interest of my mortgage providers noted?

If you have a mortgage, your lender will normally ask for its interest in your property to be noted or recorded by the building insurer. The policy automatically notes the interest of all mortgage companies. This means you don't need to do anything to get your mortgage provider's interest noted.

What do I have to tell the building insurance company?

The insurance company needs to be informed of anything that would be considered a change in information on which the insurance is based, or would change the rebuilding cost of your property.

For example, you need to tell Home Ownership to inform Protector Insurance:

- If you have had an extension built or carried out a loft conversion
- If your home is used for any purpose other than domestic accommodation
- If the internal structure, fixtures and fittings or decorations within your flat or maisonette are no longer in a good state of repair.

Any requests for this extension of cover must be referred to the Council's Home Ownership section.

What happens if the property is unoccupied?

If the property is left empty for more than 30 consecutive days, the following insured risks will be excluded:

- Malicious damage
- Escape of water
- Theft or attempted theft
- Accidental damage to fixed glass
- Unauthorised use of utilities

You should consider what precautions you could take to minimise the risk of loss or damage to your property if it is unoccupied. For example, arranging for milk and any other regular deliveries to be stopped, having a friend or trusted neighbour regularly check the property and either maintaining the heating during the October to March at 10°C average temperature or draining the heating system.

What is the excess under the policy?

The excess is the amount you have to pay yourself towards the cost of a claim.

For subsidence claims, there is an excess of £1,000.

The excess for all other claims is £100.

The excess for claims for fire, lightning, explosion and impact by aircraft is increased to £250 for properties that have been unoccupied for more than 30 consecutive days.

Please remember that each individual occurrence of damage is deemed to be one claim. If you report multiple incidents of damage at the same time these will be treated as a separate claims and a separate excess will apply to each claim.

Do I have to pay an excess if I make a claim even though it is not my fault?

Yes. You are responsible for paying the policy excess even if the damage was caused by someone else, for example an escape of water from a flat above.

What if I am unhappy regarding the claim settlement?

If you are unhappy with your claim settlement you should contact Protector Insurance on 0161 274 9077.

Protector's complaints procedure is set out in the policy wording.

If you are not happy with the outcome of Protector's final decision, you may be able to refer your complaint to the Financial Ombudsman Service.