

Building insurance frequently asked questions

Buildings Insurance for Harrow Council leaseholders is provided by Zurich Insurance plc (trading as Zurich Municipal). This fact sheet is a summary of the cover and contains general advice about insurance matters. You should always refer to the policy booklet 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 buildings 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 buildings insurance?

The policy booklet 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 which is not caused by an insured risk set out in the policy booklet, the insurer will not make any payment, even if it is not specifically excluded.

How do I make a claim?

Contact: Zurich Insurance plc.
Property Claims
PO Box 3301
Swindon
SN4 8WQ

Telephone: 08700 10 88 55 Email: homeclaims@uk.zurich.com

When can I make a claim?

You need to make a claim within 90 days of the incident.

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 Zurich Insurance may wish to inspect them.

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

Zurich 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 Zurich Insurance they will arrange to pay you, deducting the excess that applies to your claim.

Alternatively, Zurich Insurance may be able to instruct a contractor to undertake work as settlement or part settlement of your claim, then Zurich Insurance will pay the contractors, less the policy excess which you will, normally, pay directly to the contractor.

If you have any queries concerning the progress of your claim you can telephone the Zurich Claims Team on 08700 108855.

What if I need emergency assistance?

If you have an emergency in relation to an insurance claim and urgently require a tradesman you can call Zurich Insurance's 24 hour assistance line on 08000 159 329 and they will arrange for an authorised repairer to call and make appropriate repairs.

If the repair is subsequently part of a valid claim, Zurich Insurance will settle the repair costs direct with the authorised repairer and you will only have to pay the excess to the authorised repairer. However, if the repair is not part of a valid claim, you will be responsible for any fees or costs charged by the authorised repairer.

Can I make my own arrangements for buildings insurance?

No. It is a condition of your lease that the landlord arranges building insurance cover for leaseholders. There is one building insurance policy for all leaseholders, which is in joint names with all leaseholders and the council.

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?

Buildings insurance cover is still provided by Zurich Insurance plc), 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 arising from the breaking into or out of your home). Malicious damage caused by a person lawfully on the premises (for example, your tenant) is also excluded.

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 contains a General Interest Clause that 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 Zurich:

- if you have had an extension built or carried out a loft conversion;
- if your home is used for any business purposes (other than clerical);
- 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. An additional premium is not normally required.

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 from any fixed tank, pipe or appliance and damage caused to such by bursting or freezing
- Theft or attempted theft.

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.

The period may, in certain circumstances, be extended to 60 days if the owner will be reoccupying the property within that time scale, for example, after a long holiday. Any requests for this extension of cover must be advised to the Insurance Service who will then refer to Zurich Insurance if necessary.

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.

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 Zurich Insurance on 08700 108855. Zurich's complaints procedure is set out in the policy booklet.

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