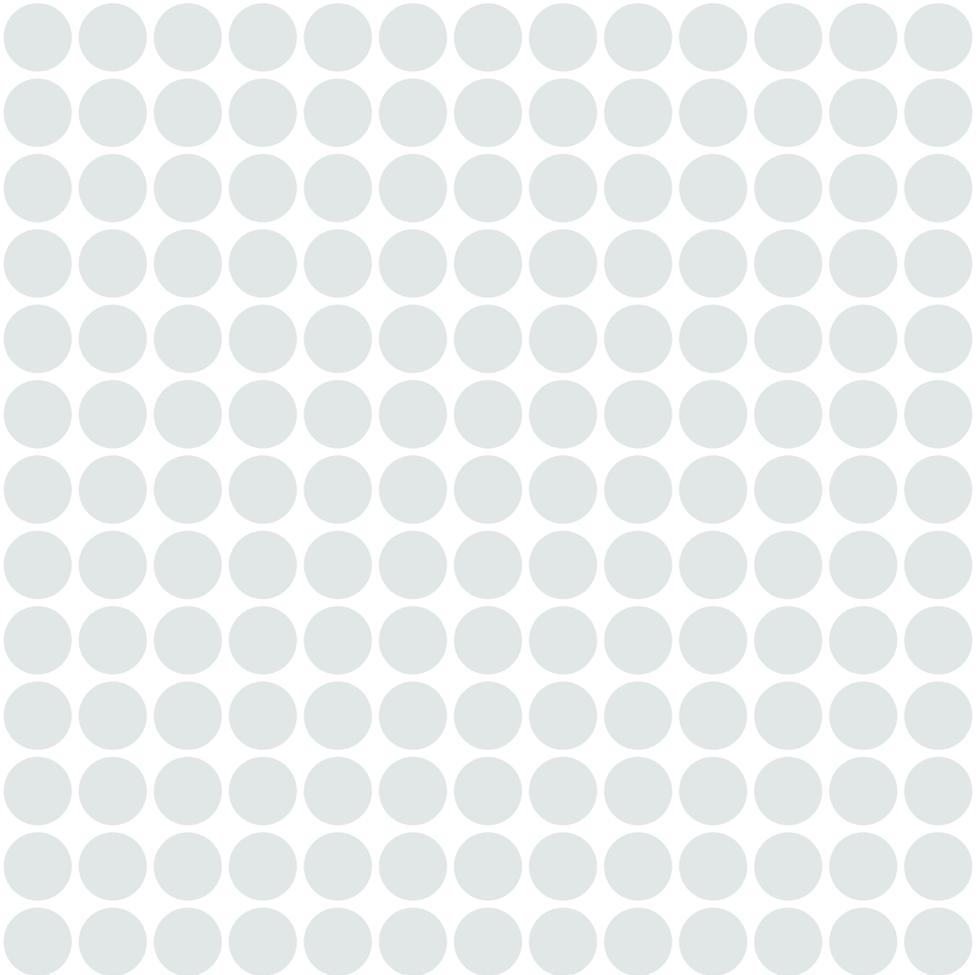




ZURICH[®]
MUNICIPAL

Buildings Insurance

Summary of Cover



Important – you should read this

Summary of cover

Buildings Insurance

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Municipal Buildings Insurance Policy. Zurich Municipal is a trading name of Zurich Insurance plc.

The terms and conditions of the policy are shown within the Statement of Policy Cover booklet provided to you by the Council or other organisation who has arranged this insurance. The page numbers given below refer to the Statement of Policy Cover booklet. If you are unable to trace your copy, your Council (or other organisation) will be pleased to provide you with a replacement.

This Policy is governed by the law applying to your address shown in the Policy Specification within England, Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands.

If there is any disagreement about which law applies, English law will apply in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

What cover do I have?

The policy provides cover for buildings belonging to you or for which you are responsible.

Buildings are defined within the policy as the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios and terraces at the home.

In the case of leasehold flats, the definition of buildings also includes common parts of the structure in which the private dwelling is situated, such common parts being defined in the title deeds.

How long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

What cover is available?

Buildings – the structure of your home. Extended accidental damage cover may be available for payment of an additional premium.

Summary of cover and limits

Buildings

Your buildings are insured against loss or damage caused by the following major events:

Fire, smoke, explosion, lightning, earthquake, riot, civil commotion, strikes, labour or political disturbances, malicious damage, collision by vehicles, aircraft or animals, storm or flood, escape of water from any fixed tank, falling trees or branches, theft or attempted theft, subsidence, ground heave, or landslip, leakage of oil from any fixed oil-fired installation, and damage caused by falling television aerials or satellite dishes.

24 Hour Emergency Repair Service (page 5)

You can use this service if any domestic emergency occurs causing damage to your buildings, such as a blocked drain or your home becoming insecure due to damage to windows or doors. We will arrange for an authorised repairer to call and make appropriate repairs.

If the repair is subsequently part of a valid claim, we will settle the repair costs directly with the authorised repairer, less any policy excess. However, if the repair is not part of a valid claim, you will be responsible for any costs charged by the authorised repairer.

Benefits & Limitations

Sum insured	The sum insured selected by you
Extended accidental damage (an example would be damage caused by inadvertently placing a hot pan on a kitchen work surface)	If selected by you
Legal liability as owner	£2,000,000
Alternative accommodation and loss of rent	20% of buildings sum insured
Lock replacement following theft or loss of keys	The reasonable cost of replacing and fitting locks of an identical type as those operated by the lost keys
The costs involved in tracing a leak	£5,000
Professional, demolition or local authority fees and expenses	Included in the buildings sum insured
Emergency Access	£1,000

What is not insured

This is a summary of the major exclusions or restrictions and where you will find them in your Statement of Policy Cover booklet.

Extended accidental damage cover (optional) (page 12 if selected)

An excess of £50 applies to each incident of loss or damage.

There are a number of exclusions and the main ones are loss or damage resulting from:

- Vermin, insects, mildew, and depreciation and deterioration from normal use, wear and tear or other gradually operating cause;
- chewing, scratching, tearing or fouling by pets;
- wet or dry rot, settlement or shrinkage, faulty workmanship, defective design or materials;
- damage which occurs while the buildings are either lent, let or sub-let.

Subsidence, ground heave, or landslip (page 11)

A £1,000 excess applies to each incident of loss or damage. There are also a number of exclusions and the main ones are damage caused by:

- coastal or river bank erosion;
- defective materials or faulty workmanship;
- to swimming pools, ornamental ponds, fountains, septic tanks, central heating fuel tanks, tennis courts, walls, gates, fences, hedges, railings, terraces, lampposts, patios, drives and paths unless the structure of the home is damaged at the same time;
- to floor slabs unless load-bearing walls are also damaged at the same time.

Storm or flood (page 10)

- Does not cover damage caused by frost and excludes damage to fences, gates and hedges.

Malicious damage (page 10)

- Does not cover damage caused by a person lawfully within the buildings.

Theft/attempted theft (page 10)

- Does not cover damage caused by you or any member of your family, or damage that occurs while the property is let unless forcible entry or exit from the property is involved.

Unoccupied (pages 10 & 11)

- If the home is unoccupied for more than 30 days cover will exclude malicious damage, theft or attempted theft and escape of water.

Breakage or collapse of television or radio signal receiving apparatus (page 11)

- Does not cover damage to the aerial or satellite dish itself.

Terrorism (page 9)

- Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

General (page 8)

- There are a number of general exclusions that apply to household policies issued by all insurers.

How do I make a claim? (page 4)

Obtain a claim form from the Council or other organisation that arranges the insurance for you, and send it, completed, to us.

For Emergency Assistance please call us on **08000 159 329**.

If you have any queries concerning the progress of your claim you can telephone our claims team on **08700 108855**. When you contact us about a new claim you will need to tell us your name and address, the place where the loss occurred and what caused the loss or damage.

Our Complaints Procedure (page 19)

Who to contact in the first instance

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the Council, or contact us direct on:

If you have a complaint about your policy, please call us on **08700 108877**.

If you have a complaint about a claim, please call us on **08700 108855**.

Please quote the details of your policy (your surname and initials, policy number, department reference, etc).

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.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation should we be unable to meet our obligations.

You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.

Cancellation (pages 16 & 17)

If you are a leaseholder, the terms of your lease may stipulate that the freeholder (e.g. Council, Housing Association) has to arrange the insurance of the building. It is usual for buildings divided into flats, to be insured under a single policy. This ensures that all flats and any common areas are always covered.

Should you wish to cancel you will need to check whether the consent and/or approval of the Council or other interested party who has arranged this insurance is required and if so, obtain it.

If you are not a leaseholder and want to cancel this policy, or you are a leaseholder and you have the consent and/or approval of the Council or other interested party to cancel this insurance, please see Condition 5 on pages 16 & 17 for details of cancellation conditions and charges.



CommunityMark
developed by Business in the Community



Zurich Municipal

PO Box 411, Fareham, Hampshire, PO15 7ZS.

Zurich Municipal is a trading name of Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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