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 policy document booklet provided to you by the Council or other organisation who has arranged this insurance. If you are unable to trace your copy, your Council (or other organisation) will be pleased to provide you with a replacement.

The policy is governed by the relevant laws of the United Kingdom relating to the postal address of the Insured Property.

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
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

<table>
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<tr>
<th>The sum insured selected</th>
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<td><strong>Extended accidental damage (an example would be damage caused by inadvertently placing a hot pan on a kitchen work surface)</strong></td>
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<td>Legal liability as owner</td>
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<td>Alternative accommodation and loss of rent</td>
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<td>Lock replacement following theft or loss of keys</td>
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<td>The costs in involved in tracing a leak</td>
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<td>Professional, demolition or local authority fees and expenses</td>
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<td>Emergency Access</td>
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What is not insured
This is a summary of the major exclusions or restrictions and where you will find them in your policy document booklet.

Extended accidental damage cover (optional)
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
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
- Does not cover damage caused by frost and excludes damage to fences, gates and hedges.
Malicious damage
• Does not cover damage caused by a person lawfully within the buildings.

Theft/attempted theft
• 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
• 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
• Does not cover damage to the aerial or satellite dish itself.

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

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

How do I make a claim?
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 0800 026 1841. 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

Our commitment to customer service
We value the opportunity to look into any concerns you may have with the service we have provided and we are committed to handling all complaints fairly, consistently and promptly.

Who to contact in the first instance
Many concerns can be resolved straight away therefore in the first instance please get in touch with either the Council, or contact us direct on:

If you have a complaint about your policy, please call us on 0800 0261843.
If you have a complaint about a claim, please call us on 0800 0261841.
If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.
The majority of complaints we receive are resolved within four weeks of receipt.

The Financial Ombudsman Service (ombudsman)
If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you may be able to ask the ombudsman to formally review your case. You must contact the ombudsman within six months of our final response.
The ombudsman contact details are as follows:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR
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
This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint.

If you are unsure whether the ombudsman will consider your complaint or for more information please contact the ombudsman directly, or visit www.financial-ombudsman.org.uk

**The Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

**Cancellation**

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 arranges this insurance on Your behalf 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 for details of cancellation conditions and charges.