

Homeowners' Buildings Insurance Summary and How to Make a Claim

This leaflet is for homeowners whose home is insured by Places for People under the terms of their lease or contract.

It is intended to provide you with a summary of what is covered by our homeowner insurance policy and how to make a claim if you need to do so. Your cover is provided by Zurich Municipal.

The information in this booklet is not a replacement for the Places for People homeowner insurance policy. The full terms, conditions or exclusions are shown in the Policy Document which you will have been provided with by your solicitor when you purchased your home. Alternatively you can obtain a full copy of the insurance policy from your local area office. There is a small charge for this service.

Please read this leaflet alongside your Summary of Cover. You can obtain a copy of your Summary of Cover from your local office. The contact details can be found at the back of this leaflet. Alternatively, you may have received a copy of the Summary of Cover in your Homeowner welcome pack if you are a new customer.

What does the policy provide?

Your policy provides insurance against specified risks of accidental loss, destruction or damage to your insured property.

Your policy covers your main residence including conservatories, outbuildings, yards and forecourts, fixtures and fittings, garages, walls, gates, fences, piping, ducting, cables, wires and public mains for which you are responsible.

Remember, this is not a contents policy. Please arrange contents cover for such items as kitchen appliances, carpets and personal belongings.

What is my policy number?

Your policy number is JHA-22S297-0013

What is the renewal date for my buildings insurance?

The renewal date of the policy is 30 September.

Summary of features and benefits

The policy covers:

- Fire
- Lightning
- Explosion
- Aircraft
- Riot
- Civil commotion
- Malicious persons
- Earthquake
- Subterranean fire
- Storm / flood
- Escape of water
- Falling trees
- Impact
- Theft

- Leakage of oil
- Aerial breakage
- Accidental breakage of fixed glass (windows) and fixed sanitary ware
- Accidental damage to supply pipes and cables
- Subsidence (subject to an additional excess payment)
- Ground heave
- Landslip

How do I make a claim?

To make a claim on the building insurance policy, please contact the Contact Centre on **0800 432 0009** (all calls are free from a landline) and ask for a claim form to be sent to you.

You must provide as much detailed information on the claim form as possible and return it to the Insurance department at the address shown on the form. You will need to give an estimate for the cost of the repairs, although you do not need to send us quotations from contractors unless requested. If supporting evidence is required you will need to provide this within 30 days of the claim (7 days in respect of riot or malicious damage).

You must notify the Police as soon as possible in the event of theft or malicious damage and they will provide you with a crime reference number.

If the estimated repair is less than £2,000 your insurers will appoint an approved contractor, who will contact you direct to arrange the repairs,

If the estimated cost is more than £2,000 your insurers will appoint a loss adjuster, who will contact you direct.

If your property is uninhabitable following a serious loss, such as fire or flood, your insurers will pay for the costs of reasonable alternative accommodation.

What if you have an emergency during out of hours working?

If you need to contact your insurers in an emergency, out of hours for example, for flood, fire or storm damage please call insurer's emergency helpline **0800 028 0336** or **0800 028 0338**.

You will still be required to complete a claim form in accordance with the procedures above. If you have any questions please call the Contact Centre on **0800 432 0009** or email the Insurance Team at insurance.help@placesforpeople.co.uk

Insurance Excess

The excess fees that you will need to pay before the insurance policy pays out are as follows:

- For subsidence, ground heave or landslip claims - £1,000 for each

For all other claims there is a £50 excess for each loss.

What is not covered?

Every claim is subject to a policy excess, so you are responsible for the first £50 of every claim (£1000 if it is a subsidence claim).

The policy does not cover wear and tear, general maintenance matters, poor workmanship and storm damage to fences and gates. The policy is subject to general conditions and exclusions – please refer to your Summary of Cover for details.

You can find details of what is not covered in your insurance policy in your Summary of Cover.

What can I do to avoid claiming?

You should take reasonable precautions to prevent or minimise any damage or liability which might result in a claim. This includes maintaining your property, ensuring that you lag pipes and tanks to prevent freezing (if you are responsible for this) and that you lock doors and windows when you go out or your home is unoccupied.

You should also ensure work undertaken in the property is of an acceptable standard. To prevent serious fire claims, consider installing a smoke detector.

To minimise damage by water escape, identify where your stopcock is and make sure you can operate it easily.

Freephone contact numbers

Our Contact Centre is open 24 hours
(all calls are free from a landline)

Homeowners' line:

0800 432 0009

Minicom:

0800 432 0008

If you ring these numbers and English is not your first language, we can use the Language Line service to communicate with you.

Please write to:

109 Howard Street
North Shields
Tyne & Wear
NE30 1NA

North

Park House
89 Preston New Road
Blackburn
BB2 6AY

61/63 Tunley Holme
Clayton Brook
Preston
PR5 8ES

Commerce House
24 Kirkgate
Bradford
BD1 1QL

6 The Courtyard
St Peter's Business Park
Calvin Street
Bolton
BL1 8PB

Wilberforce Court
Alfred Gelder Street
Hull
HU1 1UY

Enterprise House
Valley House
Darlington
DL1 1GY

8th Floor
Paragon House
48 Seymour Grove
Manchester
M16 0LN

243a Roundhay Road
Leeds
LS8 4HS

4th Floor Maybrook House
Grainger Street
Newcastle upon Tyne
NE1 5JE

4 The Pavilions
Port Way
Preston
PR2 2YB

58/59 Marfield Close
Ingol
Preston
PR2 7AL

The Old County Court House
Bank Street
Sheffield
S1 2DS

Central

1 Tollgate East
Stanway
Colchester
CO3 8RR

Matrix House
North 4th Street
Milton Keynes
MK9 1NJ

Ground Floor
Jonathan Scott Hall
Thorpe Road
Norwich
NR1 1UH

12 Vivian Avenue
Sherwood Rise
Nottingham
NG5 1AF

South

Unit 5
Invicta Business Centre
Monument Way
Orbital Park
Ashford
TH24 0HB

305 Gray's Inn Road
Kings Cross
London
WC1X 8QR

4 Horsefair Mews
Romsey
Hants
SO51 8JG

38a Ashford Road
Eastbourne
BN21 3TB

1-3 Surrey Street
St Paul's
Bristol
BS2 8PS

Flat 56, The Meadows
St Mary's Drive
East Preston
West Sussex
BN16 1JB

Chinchilla Drive
Hounslow
TW4 7NT