

# Select for Social Housing Providers

## Summary of cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Municipal Select for Social Housing Providers Policy. Zurich Municipal is a trading name of Zurich Insurance plc. The full terms, conditions or exclusions are shown in the Policy Document, which can be obtained from London & Quadrant.

### Type of insurance and cover

The policy provides cover for buildings belonging to your Social Housing provider or for which they are responsible for.

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, terraces and your improvements at your home.

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

### 24-hour emergency repair service (Leasehold and Shared ownership Housing Properties only)

 **0800 028 0336**

In the event of any unforeseen emergency affecting your premises which causes damage or potential danger, our emergency claims service will arrange for a suitable repairer or contractor to visit as soon as possible to provide emergency assistance or to provide emergency repairs to be carried out to prevent further damage occurring. All costs of assistance provided are your responsibility, although please keep the bills as they could form part of a valid claim.

### Buildings

Your buildings are insured against loss of damage by the perils shown in the schedule below.

### Schedule

<b>Policy Number</b>	JHA-22S019-0023
<b>Policyholder</b>	London & Quadrant Housing Trust and Subsidiary Companies
<b>Period of Insurance</b>	1st April 2024 to 31st March 2025
<b>Insured Premises</b>	London & Quadrant Housing Trust Stock
<b>Sum Insured</b>	<p><b>Shared Ownership and Leasehold Housing Properties</b> Full reinstatement value to GBP 3,889,069,711</p> <p><b>Rented Housing Properties</b> Full reinstatement value to GBP 13,991,711,030</p> <p><b>Office and Other Properties (including commercial)</b> Full reinstatement value to GBP 266,395,412</p>

<b>Insured Perils</b>	Fire, lightning, explosion and aircraft, riot and malicious persons, earthquake, subterranean fire, storm or flood, escape of water from any tank, apparatus or pipe, impact by any road vehicle or animal, breakage or collapse of audio or visual communication apparatus, accidental breakage of fixed glass and fixed sanitaryware, accidental damage to supply pipes and cables, falling trees or branches, leakage of oil, theft or attempted theft, subsidence, ground heave or landslip, all other damage (except where excluded)
<b>Excess</b>	<p><b>Leasehold and Shared Ownership Housing Properties (including L&amp;Q New Homes Ltd):</b> the first £350 of each and every loss except Subsidence (see point 6 below)</p> <p><b>Rented Housing Properties:</b> a £2,000,000 Aggregate Deductible applies subject to a £5,000 non ranking and residual excess in respect of Storm or Flood. A deductible of £100,000 each and every loss subject to a £3,500,000 Aggregate Deductible and a £5,000 non ranking and residual excess for all other insured perils listed except Subsidence (see point 6 below)</p> <p><b>Office and other properties (including commercial):</b> the first £10,000 of each and every loss except Subsidence (see point 6 below)</p>
<b>Legal Liability of Policyholder</b>	Included
<b>Terrorism</b>	Not included

## Summary of cover and limits

### Benefits and limitations

Clearance of drains and gutters where required after a loss - where you are legally liable	Included within the building sum insured
Professional, demolition or local authority fees and expenses	Included within the building sum insured
Alternative accommodation or rent payable by you following damage by an insured peril where you occupy the damaged property (applicable for Housing properties only)	Up to 30% of the building sum insured, as per policy wording'
Lock replacement following theft of keys	Up to £5,000
The costs involved in locating the source of a leak, but excluding repairing any damage to tank, apparatus, or pipework	Up to £25,000, as per policy wording
Other interested parties such as mortgagees, lenders, shared owners and leaseholders	Included in the policy wording
Damage to your landscaped garden by the emergency services	Up to £25,000

## What is not insured

This is a summary of the major exclusions or restrictions within the policy wording.

In respect of:

### 1. All other damage (if cover is operative)

There are several exclusions, so we have highlighted the main ones which are loss or damage arising from:

- asbestos material removal
- vermin, insects, dampness, erosion, scratching, wear and tear or other gradually operating cause
- wet or dry rot, shrinkage, faulty workmanship, defective design or materials.

### 2. Breakage or collapse of audio or visual communication apparatus

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

### 3. Excess

The first amount of any claim for which you are responsible - this is as shown on the schedule.

### 4. General Exclusions

Loss or damage caused by:

- Date Related Incidents
- Northern Ireland Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Communicable Diseases.

### 5. Storm or flood

There is no cover for loss or damage caused by or to:

- frost, subsidence, ground heave or landslip
- fences, gates and hedges
- moveable property in the open.
- attributable solely to change in the water table level.

### 6. Subsidence, ground heave or landslip

Excesses:

- the first £1,000 of each and every loss in respect of Shared Ownership and Leaseholder Housing Properties (including L&Q New Homes Ltd)
- a £2,000,000 Aggregate Deductible applies subject to a £5,000 non ranking excess in respect of Commercial Units and Office Properties
- a £2,000,000 Aggregate Deductible applies subject to a £5,000 non ranking excess in respect of Rented Housing Properties.

There are several exclusions, we have highlighted below the main ones which are loss or damage caused by or to:

- coastal or riverbank erosion
- defective materials or faulty workmanship
- patios, terraces, swimming pools, tennis courts, footpaths, drives, hedges, yards, car parks, roads, pavements, forecourts, walls, gates and fences unless the structure of the building is damaged at the same time.

### 7. Terrorism

There is no cover for any loss or damage caused by Terrorism unless this is shown in the schedule.

### 8. Unoccupied Properties

If the buildings are unoccupied for more than 60 days the cover will exclude the first £500 unless the excess on the schedule is higher of each claim for Malicious Damage, Storm, Flood, Escape of Water, Theft and All Other Damage if this peril is insured. If the building remains unoccupied for a further 60 days then cover will completely exclude Malicious Damage, Escape of Water, Theft and All Other Damage.

## How to make a claim

If you are a **Shared Owner or Leaseholder**, the following contact details are supplied for your assistance.



<https://propertyclaims.zurich.co.uk/link/portal/publicsector>

Scan the QR code below:



0800 028 0336



[farnboroughpropertyclaims@uk.zurich.com](mailto:farnboroughpropertyclaims@uk.zurich.com)

For more information about making a property claim and to see our claims guides, please visit

[www.zurich.co.uk/municipal/make-a-claim/property-insurance-claim](http://www.zurich.co.uk/municipal/make-a-claim/property-insurance-claim)

When you contact us, you will need to tell us your name and address, the place where the loss occurred and what caused the loss or damage.

Tell the police if something has been stolen or maliciously damaged.

We will contact our building services provider to contact you to arrange the necessary repairs, subject to validation that the claim is covered.

If someone is making a claim against you for any injury or damage to their property, you must send us full details as soon as possible. Any letters regarding the claim should be sent to us, unanswered without delay. You should not become involved in correspondence with the other person - you must leave us to deal with the matter on your behalf.

For all other claims and enquiries, please contact L&Q's Insurance Team on 0300 456 9998 or, alternatively, send an email to [insurance@lqgroup.org.uk](mailto:insurance@lqgroup.org.uk)

## Other interests

The Policy contains a blanket admission of interest clause, applicable where the Policyholder so intends. This will apply in respect of interests such as that of mortgagees, lenders, shared owner and leaseholder, with the nature of such interest to be disclosed in the event of loss.

## Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

## Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also contact them as follows:

**Post:** Financial Ombudsman Service,  
Exchange Tower, London, E14 9SR  
**Telephone:** 08000 234567  
(free on mobile phones and landlines)  
**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

## 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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## Handy hints

We have included some practical advice to help you avoid some of the more common accidents and events which occur.

### Fire prevention

Over half of all fires in domestic premises start in the kitchen, so take special care when cooking with hot oil or fat and never leave chip pans unattended.

Fit smoke detectors in all rooms (special detectors are available for the kitchen) and test them on a regular basis to ensure that the batteries are working.

Check electrical equipment and follow the manufacturer's instructions in making sure that the correct fuses are used and circuits are not overloaded

Make sure that cigarettes and cigars are always properly extinguished.

### Water damage

Find out where the stopcock is and make sure that you can turn it on and off. Lag exposed water pipes and tanks in the roof area but remember not to use insulation material under the water tank as this may cause water in the tank to freeze.

If pipes freeze, despite your precautions, thaw them out slowly using hot water bottles; never use a blowlamp.

### Holidays and other unoccupancy

You are expected to take reasonable precautions to safeguard your premises especially when it is unoccupied or you are away. These should include not only securing doors and windows but reducing the risk of pipework freezing by either turning off the water system and draining it down, or by maintaining low level heating, particularly overnight.

### Trees

Structural damage to buildings caused by trees and shrubs is on the increase.

Do seek advice on safe planting distances before planting trees and shrubs in your garden and ensure that they are pruned regularly.

#### **Zurich Municipal is a trading name of Zurich Insurance Company Ltd.**

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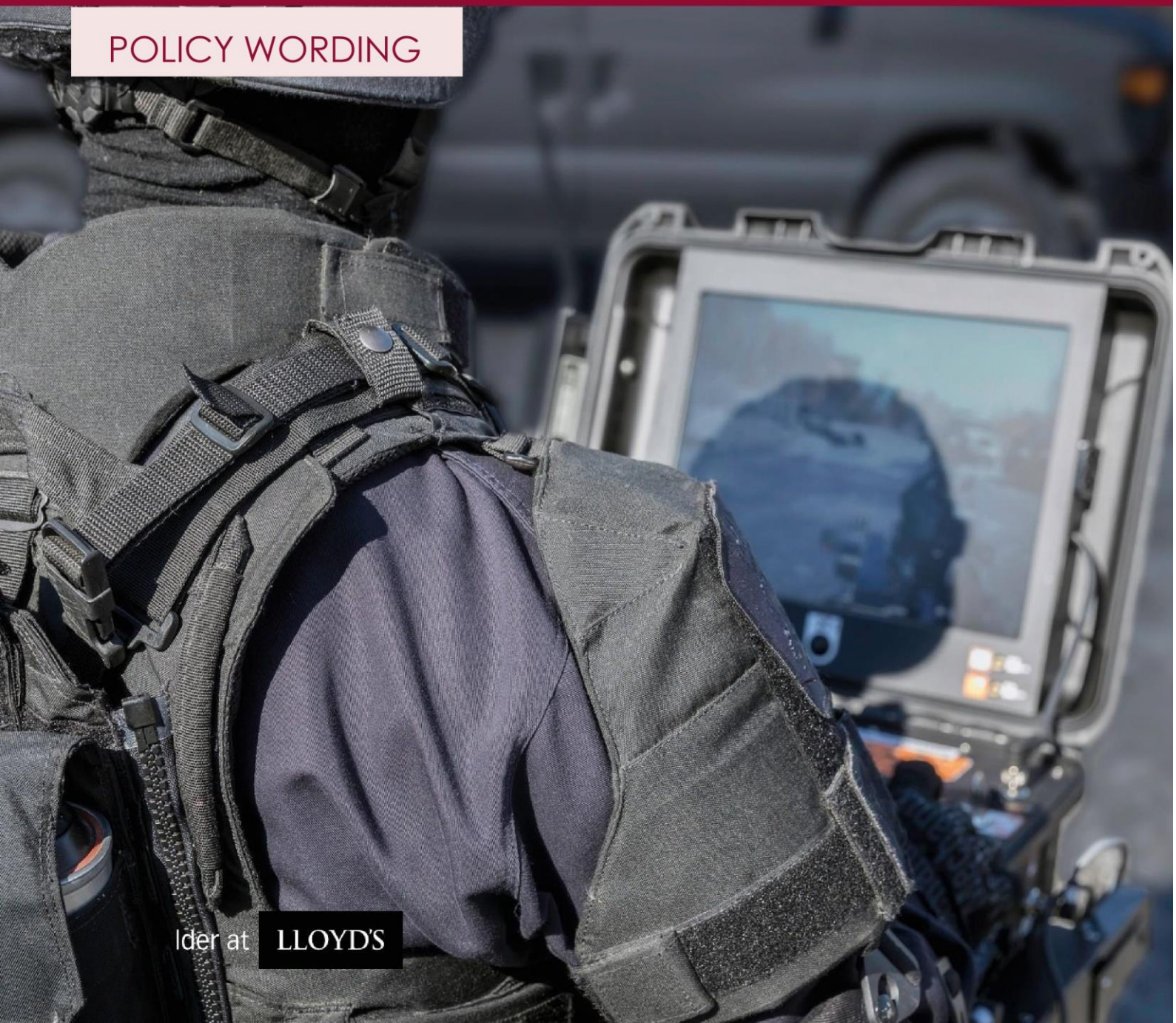
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# Stand-alone Terrorism Cover

POLICY WORDING

Underwritten at **LLOYD'S**



## Schedule

This **Schedule** forms part of the Wording and for the purposes of interpretation, the contents of this **Schedule** shall have meaning only as provided for in the Wording.

Policy number:	G24UKF012A & G24UKF012B	
Unique market reference number:	B0507TD2400004 and B0507TD2400005	
Name of insured:	London & Quadrant	
Broker:	Weald Insurance Brokers	
Period of insurance:	From 1 <sup>st</sup> April 2024	To 1 <sup>st</sup> April 2025
	Both dates at 00.01 Local Standard Time at the location of the Insured property	
Description of Property Insured: (Including Full Postal Address and Post/Zip code)	Housing Association  Various as per submission sent to Globe 13th March 2024 and held on file	



## Narrative

Policy Section:	Schedule of locations insured
Property Damage:	£18,147,176,155 (135% Day One Uplift)
Business interruption:	£202,707,279
ICOW / AICOW:	Nil
Condition 4:	Sum Insured (Total declared value of property insured):
	£18,349,883,434
	Policy Limit (If applicable): £200,000,000
	Each occurrence and in the aggregate
Sub limits: (if applicable)	As per page 18 onwards within the "Coverage Extension" section contained within the wording. NCBR Sublimit: £1,000,000 Each occurrence and in the aggregate
Condition 5:	Deductibles(s): £1,000
	Each occurrence
Condition 12:	Notification of claims to: Marcus Meredith & Grant English
	pvclaims@globeuw.com
Condition 28:	Choice of Law:

	England & Wales
Condition 29:	Choice of jurisdiction:
	England
Premium:	
Taxes payable by Underwriters:	NIL
Taxes Payable by Insured:	12% IPT in addition


**Written Lines**

**Signing Page**

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**Globe Underwriting Limited** 

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Binding Authority UMR B0507TD2400004


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**Globe Underwriting Limited** 

Acting as Agents for Certain Underwriters at Lloyd's under  
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## Premium Payment

The Insured undertakes that premium will be paid in full to Globe Underwriting within 60 days of inception of this policy. If the premium due under this policy has not been so paid to Globe Underwriting by the 60th day from the inception of this policy Globe Underwriting shall have the right to cancel this policy by notifying the Insured via the **broker** in writing by registered, certified, or other first class mail or email.

In the event of cancellation, premium is due to Globe Underwriting on a pro rata basis for the period that Globe Underwriting is on risk, but the full policy premium shall be payable to Globe Underwriting in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this policy.

It is agreed that Globe Underwriting shall give not less than 15 days prior notice of cancellation to the Insured via the **broker**. If premium due is paid in full to Globe Underwriting before the notice period expires, notice of cancellation shall automatically be revoked. If not, the policy shall automatically terminate at the end of the notice period.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.



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