HARBOUR HOMES

INSURANCE COVER GUIDANCE FOR FACTORED CUSTOMERS

“KEEP THESE DETAILS HANDY”

What to do if there is damage to your home

Contact Zurich on **0800 028 0336** to make a claim. You will be asked to confirm:

- Name and address
- Factor name (Harbour Homes)
- Place where the loss occurred
- Cause of the loss or damage
- Police incident number, if relevant

You will be contacted by Zurich’s building services provider to arrange the repairs, subject to validation that the claim is covered.

What to do if there is damage to a communal area

Communal areas are spaces that are shared by everyone who lives there, for example:

- Stairwells
- Elevators
- Car parks
- Roofs
- Gardens
- Bike stores

If a communal area has been damaged, we will raise the claim with the insurer on behalf of all owners in the development.

Please follow these steps to report the communal damage:

During office hours: Call Harbour Homes on **0131 554 0403** and ask to speak to the Factoring Team.

Outside office hours: Phone Response 24 (Bield) on **0800 783 7937**.

Appropriate action will be taken to deal with the damage. Following this we will raise a claim within three working days.

DO YOU NEED HELP?

Is it an emergency?

It is an emergency if the damage to your home or communal area:

- Risks individuals' safety or
- Could cause serious damage to the property if not made safe immediately

Examples include a gas leak, a major roof leak, or an insecure front door.

What to do in an emergency

1. Take immediate steps to protect your property from further damage (eg switching off gas, water or electricity, or boarding up exposed areas)

2. Report the damage using the contact details below:

Home emergency:	Zurich on **0800 028 0336**
Communal area emergency:	Response 24 (Bield) on **0800 783 7937**

How to make a claim

Scan the QR code or call Zurich on **0800 028 0336**.

For more information or to read Zurich's guidance, please visit **www.zurich.co.uk**.

Harbour Homes Scotland Limited

Telephone 0131 554 0403

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