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 company Ltd. A full copy of the Policy wording is available

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

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

Policy Number	JHA-22S633-0033
Policyholder	Harbour Homes Scotland Ltd, Harbour Connections CIC and Harbour Lettings Ltd
Period of Insurance	1st December 2025 – 30th November 2026
Insured Premises	Housing Properties - Factored
Sum Insured	£71,986,007 Individual property values as declared in property listing
Insured Perils	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)
Excess	£350 excess in respect of each and every loss increasing to £500 for Escape of Water and £2,500 for Subsidence
Legal Liability of Policyholder	£20,000,000
Terrorism	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	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 mortgages, 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**
   There are several exclusions, we have highlighted below the main ones which are loss or damage caused by or to:
   - coastal or river bank 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 need to make a claim, 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

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

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.

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.

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

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 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.

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