

# Buildings Insurance (AD)

Policy document



# Introduction

This policy document describes the insurance for **your home**. Please keep it safely for future reference.

The policy operates during any period for which **we** have accepted and for which **you** have paid or agreed to pay the appropriate premium, and provides insurance against loss, damage or injury occurring during any such period, subject to the exclusions, conditions and endorsements of the policy.

Please read this document now to ensure the cover **you** have is what **you** require and to avoid any misunderstanding in the future.

This policy document has been written as clearly as possible, although to assist where **we** feel clarification is required or ambiguities may arise, **we** have highlighted notes, and while they do not form part of the policy **we** hope **you** will find them useful.

**We** will try at all times to deal quickly and fairly with everything arising from **your** policy. However, if at any time **you** are dissatisfied with **our** service or attention please refer to the complaints procedure. This includes full details of **our** participation in the Financial Ombudsman Service.

## Policy 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 organisation 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 organisation who arranges this insurance on **your** behalf to cancel this insurance, please see condition 5 for details of cancellation conditions and charges.

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# If you need to make a claim

**We** hope that **you** will not have the misfortune to suffer loss, injury, or damage. However, should a claim occur, **you** may find the following points helpful:

- Check that the loss or damage is covered. This policy document shows what is covered, what is not covered and the conditions which might apply. (**You** should remember that this policy does not cover damage by wear and tear.)
- Obtain a claim form from the Council or other organisation who arranged this insurance on **your** behalf, and send it, completed, to **us**.
- 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 advise **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.
- **You** can arrange for emergency repairs to be carried out to prevent further damage occurring. Keep the bills, as these could form part of **your** claim.
- When repairs are not necessary immediately **you** should obtain, if possible, at least one estimate for repair or replacement. Don't delay in sending **your** claim form while waiting for an estimate, simply send in the form and tell **us** that **you** are obtaining an estimate. Once **we** have approved an estimate, the work can be carried out and **you** should send the final account to **our** claims team. **We** will then settle **your** claim within the terms of the policy. Alternatively, **we** may be able to arrange for an approved contractor to survey and repair the damage on **our** behalf.
- 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 party – **you** must leave **us** to deal with the matter on **your** behalf.

# 24 Hour emergency repair service

**You** can use this service if any domestic emergency occurs causing damage to **your buildings**, for example:

- **accidental breakage** of glass in **your home**;
- blocked drains or escape of water from plumbing in **your home**;
- **your home** becoming insecure due to damage to windows or doors.

Zurich Municipal will arrange for an authorised repairer to call and make appropriate repairs.

This service is available 24 hours a day, every day of the year.

**Just call 08000 159 329**

If the repair is subsequently part of a valid claim, **we** will settle the repair costs direct with the authorised repairer and **you** will only have to pay the **excess** to the authorised repairer. However, if the repair is not part of a valid claim, **you** will be responsible for any fees or costs charged by the authorised repairer.

# Words with special meanings

These terms have the same meaning wherever they appear in this policy document or the **policy specification**.

## **You/Your/Policyholder**

The person(s) named on the **policy specification**.

## **We/Our/Us/Company**

Zurich Insurance plc.

**Zurich Municipal is a trading name of Zurich Insurance plc.**

## **Accidental Damage/Breakage**

Unexpected and unintended damage by sudden and external means.

## **Buildings**

The structure of **your home** (including its **fixtures and fittings** if they are **your** property), and its:

- a) private garages (including garages on nearby sites forming part of the property),
  - b) domestic outbuildings,
  - c) tennis courts, swimming pools, ornamental ponds and fountains,
  - d) septic tanks and central heating fuel tanks,
  - e) walls, gates, fences, hedges, railings, terraces, lampposts, patios, drives and paths,
- excluding satellite television receiving equipment, television or radio aerials, aerial fittings and aerial masts or plinths.

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.

## **Excess**

The first part of each and every claim for which **you** are required to pay.

## Family

**Your** spouse or partner, children, parents and other relatives, permanently living with **you** at the address shown in the **policy specification**.

## Fixtures and Fittings

- a) Built-in furniture and built-in ovens and hobs.
- b) Fixed glass and fixed sanitaryware.
- c) Pipes, ducts, tanks, wires, cables, switches, fires, boilers and storage heaters, all of which are permanently fixed.
- d) Wall, floor or ceiling coverings, (other than carpets), all of which are permanently fixed.
- e) Any of the above items awaiting permanent fixture to the **home** within a reasonable period of time.

## Home

The private dwelling, garage and domestic outbuildings shown as the property insured on the **policy specification**.

## Indemnity

**Our** obligation to pay on **your** behalf such damages and legal costs as **you** become legally liable to pay as a result of the occurrence giving rise to a claim against **you** for compensation.

## Liability

An obligation at law to compensate others.

## Period of Insurance

The inclusive dates which **we** have accepted as being the period for which insurance cover is applicable and for which **you** have paid or agreed to pay the appropriate premium.

## Policy Specification

The record accepted by **us**, compiled and maintained by the Council or other organisation who arranges this insurance on **your** behalf and provides details of:

- name of the **policyholder** (owner of the property insured);
- address of the property insured;
- **sum insured**;
- if **you** are insured for extended **accidental damage**;
- any terms, conditions or increased premium which apply to the property insured; and
- name and address of any interested party.

(Please contact the Council or other organisation who arranges this insurance on **your** behalf, if **you** have any questions regarding the details held within the **policy specification**.)

## Sum Insured

The amount **your buildings** are insured for, as stated in the **policy specification**.

## United Kingdom

Great Britain (England, Scotland and Wales), Northern Ireland, the Channel Islands and the Isle of Man.

## Unoccupied

Not permanently lived in by **you** or any person authorised by **you**.

**You should take reasonable precautions to safeguard your home especially when it is unoccupied. 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.**



# General exclusions to your policy

## We do not insure loss or damage:

1. Arising from any accident or incident occurring outside the **United Kingdom** unless otherwise stated in the policy.
2. To any property or any indirect loss or any legal **liability** directly or indirectly caused by, or contributed to, or arising from:
  - a) ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
  - d) any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - e) pollution or contamination where such pollution or contamination:
    - occurred outside a **period of insurance** provided by this policy, or
    - was the result of a deliberate act, or
    - was expected and not the result of a sudden, unforeseen and identifiable incident;
  - f) the failure of the programming of a computer chip or computer software to recognise any year or to function correctly according to:
    - i) a true calendar date;
    - ii) computer viruses;but this will not exclude subsequent loss, damage, indirect loss or legal **liability** not otherwise excluded which itself results from the operation of an insured cause.
3. Any loss or damage caused by confiscation, detention or seizure by:
  - a) customs, police or other officials;
  - b) order of any court of law;
  - c) any statutory or regulatory authority.

4. Any reduction in value of the property insured following repair or replacement paid for under this policy.
5. Any loss which happens as an indirect result of an event for which **you** are insured.
6. **We** will not pay for any claim in respect of loss, damage or **liability** (or any related cost or expense) which is directly or indirectly caused by, contributed to, resulting from, or arising out of and in the course of or in connection with, any act of terrorism.

In this case an act of terrorism means the preparation, threatened use or actual use of a device or other means capable of producing biological, chemical or nuclear pollution or contamination.

# Buildings

It is important to insure **your buildings** for the full cost of reconstruction. This is a condition of the cover provided under **your** policy. If **you** do not, any claim payment **you** receive may be reduced. (See “**Our** payment to **you**”). The full cost of reconstruction is the cost of rebuilding **your home**, including architects’ and surveyors’ fees, debris removal and government/local authority requirements, **NOT** the market value.

## Insured risks

1. We insure **you** against loss of or damage caused to the **buildings** by the events in insured risks 1) to 13) below.

1. Fire, explosion, lightning or earthquake.

2. Smoke.

### We do not insure:

Any gradually operating cause.

3. Riot, civil commotion, strikes, labour or political disturbances.

4. Malicious damage.

### We do not insure:

Loss or damage:

- a) arising after the **home** has been **unoccupied** for more than 30 consecutive days;
- b) caused by a person lawfully within the **buildings**.

5. Collision by aircraft, other aerial devices, any vehicle (or articles dropped from them) or animal.

6. Storm or flood.

**We do not insure:**

Loss or damage:

- a) by frost;
- b) to fences, gates and hedges.

7. Escape of water from any fixed tank, fishtank, pipe or appliance and damage caused to such by bursting or freezing.

**We do not insure:**

Loss or damage:

- a) arising after the **home** has been **unoccupied** for more than 30 consecutive days;
- b) from wet or dry rot.

8. Falling trees or branches (and removing any fallen trees or branches which cause damage to the **buildings**) or telegraph poles or lampposts.

9. Theft or attempted theft.

**We do not insure:**

Loss or damage:

- a) caused by **you** or any member of **your family**;
- b) to the **home** while it is lent, let or sub-let, (in whole or part), unless arising from the breaking into or out of the **home**;
- c) arising after the **home** has been **unoccupied** for more than 30 consecutive days;
- d) due to any person obtaining property by deception unless deception is used only to gain entry to the **home**.

10. Subsidence or ground heave of the site on which the **buildings** stand, or landslip.

**We do not insure:**

Loss or damage:

- a) 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;
- b) caused by the use of defective materials or faulty workmanship;
- c) to solid floor slabs unless the foundations of the load bearing walls of the **home** are damaged at the same time and by the same cause;
- d) caused by coastal or river erosion;
- e) caused by normal settlement, shrinkage or expansion of the **building**;
- f) resulting from a reduction in value following repair;
- g) caused by demolition.

An **excess** of £1,000 applies to each incident of loss or damage.

11. Leakage of oil from any fixed oil-fired installation including smoke and/or smudge damage arising from defective vaporisation.

12. Breakage or collapse of television or radio signal receiving apparatus.

**We do not insure:**

Damage caused to **your** aerial or satellite dish itself.

**This insured risk covers the damage that falling aerials or satellite dishes may do to your buildings.**

We also insure **you** against the following risks:

13. **Accidental breakage** of fixed glass in doors, roofs and windows of the **home**, glass in solar panels, glass doors in fitted ovens and ceramic fitted cooker hobs and fixed sanitaryware.

**Accidental damage** to fixed water or heating installations, inspection covers, cables and pipes serving the **buildings** (including the cost incurred in breaking into and repairing the pipe between the main sewer and the **home** following blockage of the pipe).

**We do not insure:**

Depreciation and deterioration from normal use and wear and tear.

14. Extended **accidental damage** to the **buildings**.

**This is only covered if the policy specification shows that you have selected this extra insurance.**

**We do not insure:**

Loss or damage:

- a) insured elsewhere in this policy;
- b) specifically excluded from the cover given by insured risks 1. to 13. above;
- c) caused by livestock, vermin, insects, mildew, the action of light or atmospheric conditions, depreciation and deterioration from normal use, wear and tear or other gradually operating cause;
- d) caused by chewing, scratching, tearing or fouling by pets;
- e) caused by wet or dry rot, settlement or shrinkage, faulty workmanship, defective design or materials;
- f) caused while the **buildings** are lent, let or sub-let, (in whole or in part).

Electrical or mechanical failure or breakdown.

An **excess** of £50 applies to each incident of loss or damage.

## 2 Your liability to others

For accidents or incidents occurring during any **period of insurance we** will provide an **indemnity** for any amounts which **you** become legally liable as owner of the **buildings** to pay as damages or compensation for bodily injury (including death or disease), or for loss or damage to property.

### Defective Premises Act 1972

**We** will also insure **your** legal **liability** to pay damages or compensation by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 arising out of the previous ownership by **you** of any private dwelling and/or the ownership by **you** of the **buildings** for a period of seven years from the date of the cancellation or expiry of the policy.

The maximum payment by **us** in respect of any claim arising out of one cause will be £2,000,000 plus all costs and expenses agreed by **us** in writing.

### Exclusions

**We** will not pay damages or compensation for **liability** arising from:

- a) the occupation of any land or **buildings**;
- b) a contract which imposes a **liability** which **you** or any member of **your family** would not otherwise have been under;
- c) any deliberate, wilful or malicious act;
- d) bodily injury to **you** or any member of **your family** or to any domestic employee under a contract of service to **you** or any member of **your family** arising out of or in the course of such employment;
- e) loss of or any damage to any property in the custody, control or ownership of **you** or **your family**;
- f) the carrying out of any trade, business or profession.

### Please note

This does not cover **your legal liability** as occupier of the premises – **your contents insurance policy** may cover this risk and will if it is with Zurich Insurance plc.

### 3 Loss of rent and alternative accommodation

If the **buildings** become uninhabitable as a result of an insured risk **we** will reimburse:

- a) the amount of rent lost by **you**;
- b) ground rent which continues to be payable by **you**;
- c) the reasonable additional expense of comparable alternative accommodation by **you, your family** and **your** pets;

for the period necessary for reinstatement so long as the work is done without delay. **Our** payment in total will not exceed 20% of the **sum insured**.

### 4 Architects' and surveyors' fees, debris removal and government/local authority requirements

If they are necessary in the reinstatement of the **buildings** following loss or damage by an insured risk **we** will pay:

- a) architects', surveyors', consultants', and legal fees, but not fees for preparing any claim;
- b) costs incurred with **our** consent in removal of debris, demolishing and shoring or propping up;
- c) the additional cost to comply with European Community legislation and government or local authority requirements, but not if the requirements were notified before the loss or damage occurred.

### 5 Legal fees following occupation by squatters

**We** will pay legal fees, incurred with **our** permission, which are necessary to repossess **your home** following occupation by squatters. **Our** payment will not exceed £10,000.

### 6 Transfer of interest

If at the time of loss or damage to the **buildings**, **you** have contracted to sell **your** interest in them, the contracting purchaser will have the benefit of this policy, provided the purchase is subsequently completed and the **buildings** are not insured by any other insurance policy.



## 7 Protection of other interests

The policy will continue to protect the interests of any other party interested in the **buildings** despite anything done or not done which increases the risk of loss or damage without the knowledge or authority of the interested party provided that that party gives **us** written notification of a change in the risk as soon as reasonably possible after becoming aware of it, and paying the additional premium that **we** may reasonably require.

**A party with an interest in your home will be your mortgagee. If you alter your home or its use, for example by letting your home or building an extension, and do not inform the interested party or the Council or other organisation who arranges this insurance on your behalf, this policy will remain in force solely for the protection of other interests. However the interested party must inform us in writing and pay any additional premium required, as soon as they are aware of this change in risk.**

## 8 Replacement locks

If the keys to the locks of the external doors or windows of the **home** and intruder alarms and safes installed in the **home** are lost or stolen anywhere in the world, **we** will pay the reasonable cost of replacing and fitting locks of an identical type operated by those keys.

## 9 Tracing a leak

**We** will pay up to £5,000 for the cost of removing and then repairing, replacing or reinstating any part of the **buildings** when this is necessary to find the source of a water leak from any fixed water appliance, pipe or tank that is causing damage to the **buildings**.

## 10 Emergency access

**We** will pay the costs incurred following loss or damage to the **buildings** caused by the police or emergency services in gaining access to **your home** in connection with a medical emergency or to help prevent loss or damage to the **home**. The most **we** will pay for any event is £1,000.

## 11 Inflation increase

When **your** premium is based on an agreed individual **sum insured**, **your sum insured** will be increased monthly to reflect costs of property rebuilding and claims inflation.

This increase is designed to give an automatic adjustment to the **sum insured**, but does not necessarily reflect, for example, local differences or non-standard construction and consequently **you** should regularly check the adequacy of **your sum insured**. **You** should take into account extensions or improvements made to **your home** when calculating **your sum insured**. Remember if **your sum insured** is inadequate to begin with a single annual inflation increase will not correct it. Please contact the Council or other organisation who arranges the insurance on **your** behalf, if **you** have any questions regarding **your sum insured** or premium.

## 12 Our payment to you

In the event of loss or damage to the **buildings** caused by an insured risk **we** will pay the full cost of work for repairing or reinstating as new the damaged part of the **buildings** provided the work is completed without delay.

**We** will make a reduction for wear and tear if:

- a) the **sum insured** at the date of the loss or damage represents less than the full cost of reconstruction of all the **buildings** insured in the same form, size, style and condition as when new;
- b) the **buildings** have been inadequately maintained.

If repair or replacement is not carried out **we** will pay the reduction in market value resulting from the damage, but not exceeding what **we** would have paid if the work had been carried out without delay.

In the event the **sum insured** is insufficient by no more than 20% of the full reinstatement cost, **you** will be given the option to increase the **sum insured** retrospectively from the previous renewal date. Upon the payment of the additional premium the claim will be dealt with without a deduction for wear and tear.

**We** will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of a similar nature, colour or design.

Any payment **we** make will not reduce the **sum insured**.

**We** will not pay more than the **sum insured** for any one incident of loss or damage by insured risks 1) to 14).

# Conditions

## 1 Precautions

**You** and any person seeking the benefit of the policy must observe its terms, conditions and exclusions, and must take all reasonable steps to prevent accident, injury, loss or damage, and to minimise any losses which occur.

## 2 Claims procedure

After any accident, injury, loss or damage **you** or **your** legal personal representative must:

- a) notify **us** in writing with full particulars and evidence as soon as possible after the occurrence;
- b) send to **us** without delay every communication **you** receive in connection with the matter;
- c) not make any admission, offer or promise to pay or deal without **our** written consent;
- d) give **us** all the information and assistance **we** may require;
- e) give immediate notice to the police if property is lost or theft is suspected or if injury, loss or damage is caused by malicious persons;
- f) not abandon any property to **us**.

### **We are entitled to:**

- g) take possession of and deal with any salvage in a reasonable manner;
- h) control and settle any claim and take proceedings at **our** own expense but in **your** name, to secure compensation from any third party in respect of anything covered by the policy.

## 3 Other insurance

If any loss, damage or **liability** which is the subject of a claim under this policy is covered by any other insurance, **we** will not be liable for more than **our** proportion of such claim.

## 4 Fraud

If a claim is fraudulent or false in any way, **we** will not make any payment and all cover will end.

## 5 Cancellation

**Your** Policy may be cancelled:

- a) by **us** where there is a valid reason for doing so by giving **you** seven days' notice in writing to **your** last known address. **We** will give **you** a refund in proportion to the time left until **your** current **period of insurance** is due to run out. Valid reasons may include but are not limited to:
- if **you** advise **us** of a change of risk under **your** policy which **we** are unable to insure;
  - where **you** fail to respond to requests from **us** for further information or documentation;
  - where **you** have given incorrect information and fail to provide clarification when requested;
  - following a significant failure of **you** to comply with the terms and conditions of **your** policy; and/or
  - the use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers, by **you** or any person acting on **your** behalf.
- b) by **you** at any time, if **you** are not a leaseholder or if **you** are a leaseholder and **you** have the consent and/or approval of the Council or other interested party.

In these circumstances the following cancellation terms apply:

### **Cancellation within 14 days**

If **you** decide that **you** do not want to accept the policy (or any future renewal of the policy by **us**) tell **us** of **your** decision in writing or by phone within 14 days of receiving the policy (or for renewal, within 14 days of **your** policy renewal date).

If no claims have been made **we** will refund the premium **you** have paid. If a claim is made **we** will charge **you** for the days **we** have been on cover (applying a minimum premium of £15 plus insurance premium tax) and refund the remainder of the premium **you** have paid.

### **Cancellation over 14 days**

If the policy is cancelled after 14 days of **you** receiving it (or for renewals, after 14 days of **your** policy renewal date), **you** will be entitled to a refund of any premium paid, less the pro rata portion for the period the policy was in force.

## 6 Law applicable to the contract

**Your** policy is governed by the law applying to **your** address shown in the **policy specification** within the **United Kingdom**. 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.

## 7 Changes to information

**You** must inform the Council or other organisation who arranges the insurance on **your** behalf, if any information supplied in connection with this policy changes. Failure to do so may result in **your** insurance no longer being valid and claims not met.

For example:

- if **you** have had an extension built;
- if **your home** is used for any business purposes (other than clerical);
- if **your home** is no longer in a good state of repair;
- if **you** have let, part let or sub-let **your home** to tenants;
- if **you** or any person living in **your home**, has been convicted or received a police caution or has any prosecution pending for any criminal offence involving arson, fraud or theft.

If in doubt about any change, please inform the Council or other interested party who arranges this insurance on **your** behalf. If **your** policy is amended as a result of any change, **we** will be entitled to vary the premium and terms for the rest of the **period of insurance**. **You** should keep a record (including copies of letters) of all information supplied to **us** in connection with this insurance.

# Important notes

## Data protection statement

Zurich takes the privacy and security of **your** personal information seriously. **We** collect, use and share **your** personal information so that **we** can provide policies and services that meet **your** insurance needs, in accordance with applicable data protection laws.

The type of personal information **we** will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and **family** information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

**We** and **our** selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet **our** legal or regulatory obligations; (iii) where **you** have provided the appropriate consent; (iv) for **our** 'legitimate interests'.

It is in **our** legitimate interests to collect personal information as it provides **us** with the information that **we** need to provide **our** services more effectively including providing information about **our** products and services. **We** will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of **our** data protection statement can be viewed via [www.zurich.co.uk/dataprotection](http://www.zurich.co.uk/dataprotection)

## How you can contact us?

If **you** have any questions or queries about how **we** use **your** data, or require a paper copy of the statement, **you** can contact us via [gbz.general.data.protection@uk.zurich.com](mailto:gbz.general.data.protection@uk.zurich.com) or alternatively contact **our** Data Protection Officer at Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN.

## How do you use my claims history?

Under the conditions of this policy **you** must tell **us** when **you** become aware of any incident that could give rise to a claim under this policy, whether or not it is **your** intention to claim.

When **you** tell **us** about an incident or claim, **we** may pass information to the Claims and Underwriting Exchange Register (CUE), where the data is controlled by the Motor Insurers' Bureau (MIB), and other relevant databases.

**We** and other insurers may search these databases when **you** apply for insurance, in the event of any incident or claim or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

### **Fraud prevention and detection**

In order to prevent and detect fraud **we** may at any time:

- check **your** personal data against counter fraud systems
- use **your** information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review **your** claims history
- share information about **you** with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If **you** provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in **your** case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. **You** may face fines or criminal prosecution.

In addition, Zurich may register **your** name on the Insurance Fraud Register, an industry-wide fraud database.

# Our complaints procedure

## Our commitment to customer service

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

## Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with **your** usual contact at the Council or other organisation who has arranged this insurance on **your** behalf 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**. (For example on **your** welcome or renewal communication or on claim acknowledgement letters.)

Alternatively **you** can contact **us** as below:

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.

## Many complaints can be resolved within a few days of receipt

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.

## Next steps if you are still unhappy

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 phone 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 Citizens Advice (or a similar service) 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 for around the home

**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 the **home** 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, thaw them out slowly using hot water bottles; never use a blowlamp.

If **you** go on holiday during the winter, turn off and drain the water system, unless **you** leave **your** central heating system on.

## **Trees**

Structural damage can be caused by trees and shrubs situated close to **buildings**. Do seek advice on safe planting distances before planting trees and shrubs in **your** garden and ensure that they are pruned regularly.



### **Zurich Municipal**

PO Box 411, Fareham, Hampshire, PO15 7ZS.

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