

## **Leaseholder and Shared owners claims Guidelines**

Zurich will deal with all Leaseholders direct

Two estimates will be required on all cases and up to £ 1500, we will correspond with them

Over £ 1500, we will appoint Loss Adjusters to inspect all claims

### **PLEASE ENSURE**

- That you notify us as soon as possible
- Keep evidence for our inspection
- Identify any possible Third Party - i.e. Contractor, Utility Company
- Emergency works can go ahead but we need to approve first if practical
- Loss Adjusters will provide us a report on the extent of damage
- Loss Adjusters will handle the claim on our behalf and negotiate settlement with yourselves, reporting to Property Claims Unit when required

### **ZURICH CONTACTS**

- 24hr Helpline for out of hours assistance - 0800 0280336

Farnborough Property Claims,  
P O Box 3303,  
Interface Business Park,  
Swindon SN4 8WF

- Email [farnboroughpropertyclaims@uk.zurich.com](mailto:farnboroughpropertyclaims@uk.zurich.com)
- Policyholder: Tai Tarian Ltd
- Policy Number: JHA-22S554-0013

## **POLICY COVER**

A claim can only be made providing there has been an event such as one of the insured perils detailed below. Maintenance and general repair work for items damaged through neglect or wear and tear are not covered by the insurance policy.

### **Insured Perils**

- Fire and Smoke damage
- Lightning
- Explosion
- Damage by Aircraft, including other aerial devices!
- Riot, Malicious persons
- Earthquake
- Storm or Flood
- Escape of water
- Impact, by any road vehicle or animal
- Breakage or Collapse of TV aerials
- Accidental damage to supply pipes and cables
- Falling trees or branches
- Leakage of oil from fixed installation
- Loss of metered water
- Theft or attempted theft
- Subsidence or Ground Heave
- Accidental Damage

### **NOT COVERED**

- Radiation
- Sonic Bangs
- War Risks or Public Authority Order
- Wear & Tear or Mechanical or electrical breakdown

## Examples of Perils below

<b>Peril</b>	<b>Examples</b>	<b>Guidance</b>
<b>Fire</b>	Electrical fault, faulty appliance, arson, spread from neighbouring premises, discarded cigarettes, spark from contactor's works.	Smoke and heat damage as a consequence of the fire will be covered, as will water damage caused in extinguishing the fire. Heat from saucepan or iron on worktop not covered.
<b>Lightning</b>	Can cause electrical and structural damage	May need to validate through weather records.
<b>Explosion</b>	Boiler or gas explosion	The (defective) item itself is not covered, just the damage caused to the surrounding property.
<b>Malicious damage and riot</b>	Vandalism, graffiti, riot and civil unrest, outgoing tenants.	Can be caused by people lawfully on the premises, but damage by outgoing tenants who have simply mistreated and wilfully neglected property over a period of time is not covered.
<b>Earthquake</b>	Structural damage, including paths, driveways and outbuildings.	May need to validate through Met office records.
<b>Storm</b>	High winds. Plus, exceptional thunder, rain snow, hail storm whether or not accompanied by high winds.	May need to validate through weather records. Don't cover damage by frost, or fences, gates & hedges, or roofs that failed due to wear & tear. Water ingress due to defective building not covered.
<b>Flood</b>	Water course, such as river or road drains overflowing, or surface water flooding.	May need to validate through Met office records.
<b>Escape of water or oil from tank, pipe or apparatus</b>	Water escaping or overflowing from heating pipes, radiators, water tanks, sinks, showers, washing machines, guttering.	It is only the damage caused by the water to the Building that is covered, not the repairs the pipe/tank itself, unless that can be attributed to Accidental

		Damage (see below). Water ingress due to defective building not covered.
<b>Impact by vehicle or animal</b>	Damage to main structure or boundary walls, usually by road vehicles. Heavy vehicles damaging driveways will require investigation.	There is often a Third Party at fault and it is important that a recovery is pursued.
<b>Collapse of TV aerial</b>	Simply the damage to the building caused by the aerial.	Damage to the aerial itself is not covered, unless by some other peril such as storm or vandalism.
<b>Falling trees/branches</b>	Usually damage to buildings and boundary walls. The cost of lifting the tree away is also covered.	There does not have to be storm conditions for cover to operate.
<b>Loss of metered water</b>	Additional charges incurred, for which you are responsible, due to an undetected accidental leak.	Only pay additional cost, net of "normal" consumption/charges that would apply anyway.
<b>Theft</b>	Includes theft by any person lawfully on the premises, and for damage caused by attempt to break into the building.	Must be reported to the Police.
<b>Subsidence/landslip</b>	Movement of the ground, usually caused by drying out. Also upward ground movement (heave) and slippage (landslip) covered.	Engineering evidence will need to be commissioned to identify cause and suitable solution.
<b>Accidental damage</b>	All parts of the Building are covered, but usually claims arise from damage to fixed glass, supply pipes and cables, and sanitary ware.	Excluding wear & tear, defective workmanship, blockage, and gradually operating damage.