

# How to claim and get help in an emergency

For leaseholders, owner occupiers and shared owners



## Emergency contact and claims helpline number

This leaflet provides you with all the information you need in an emergency or if you need to claim. Please write your policy number and housing provider below, in case you have to make a call.

Your policy number\*

Your housing provider

We'll arrange for a skilled tradesman to visit you as soon as possible to provide emergency assistance. You will need to pay for any work done then claim it back from us.\*\*

Where the work is covered, we will pay you back, less the amount of your policy excess, as shown in your 'summary of cover' available from your housing provider.

\*If you don't know, this information is available from your housing provider.

\*\*The payment of claims is subject to the terms and conditions of the policy.

For a buildings  
insurance claim in  
an emergency, call

**0800 028 0336**



## Your buildings insurance cover

The summary of cover you received separately from your housing provider shows what is and isn't covered by your buildings insurance. Briefly, your policy covers your main residence, outbuildings, forecourts, fixtures and fittings, garages, walls, piping, wires and any public mains that you're responsible for.

## This isn't a contents insurance policy.

That means you need to insure things like kitchen appliances, carpets and personal belongings, separately. If you'd like help with this, please talk to your housing provider.

Your buildings insurance doesn't cover wear and tear, general maintenance or poor workmanship. The policy is subject to general conditions and exclusions.

## Tips for preventing claims

It makes sense to take reasonable precautions to prevent or minimise any damage or liability which might result in a claim.

This includes maintaining your property, lagging pipes and tanks (if you're responsible), and locking doors and windows when you go out. For your own safety, please fit a smoke detector. And to minimise water damage, find out where your stop cock is and make sure it works.





## How to claim

The following is a step-by-step guide to making a claim:

- 1 Contact your housing provider for a claim form or phone Zurich on 0800 028 0336 to report the claim. If necessary, you can arrange for repairs to make the property safe – for example, emergency boarding up. Please send the receipt to us with the claim form.
- 2 You can return the claim form by:
  - **post** to: ZM Property Claims, PO BOX 3303, Interface Business Park, Swindon, SN4 8WF.
  - **fax** to: 0845 600 0083.
  - **email** to: [zmpropertyclaims@uk.zurich.com](mailto:zmpropertyclaims@uk.zurich.com).
- 3 If the work has already been completed by your own contractor, please submit the invoice(s) with your claim form. We'll check that your claim is covered by the policy and confirm that you're entitled to claim with your housing provider.
- 4 Where possible, we'll appoint one of our approved tradesmen to assist you. In some cases, normally those of higher value, we'll need to inspect the damage first and may also appoint loss adjusters to help us manage the claim. We'll let you know if this is required. All claims are subject to the policy excess (if any) shown in your summary of cover.

## Approved tradesmen

We have a panel of approved tradesmen who work to pre-agreed standards of service and pricing.

Usually, they use their own workforces (sometimes they use approved sub-contractors). Where Zurich appoint tradesmen, we pay them direct (minus any policy excess). You may be asked to pay the excess before work starts.

## Extensive water/smoke damage

We have a specialist company who can help with drying out and/or cleaning following severe water or smoke damage.

## Glass replacement

If windows or doors, at your property, are damaged we can arrange for emergency work to secure the property and any subsequent repairs.

## Underground drainage

We have a specialist company that investigates and rectifies problems with underground drainage.

## Building services

We have a building services provider that carries out most types of repairs, including redecoration.

To arrange any of the above or for more information, please call Zurich on 0800 028 0336.

## 24 hour emergency help

Emergencies don't always happen in office hours.

The 24 hour Helpline is for incidents covered by your insurance, such as burst pipes, fire or storm damage.

When you call the helpline, we'll ask for your insurance policy number and the name of your housing provider. If it's an insurance related problem, we will arrange for a professional tradesman to call as soon as possible to take care of the immediate emergency. Then you'll need to make a claim in the usual way (see page 6).

### What does it cost you?

**If emergency work is required, you'll need to pay the tradesmen at the time the visit is arranged.**

Provided the damage is covered by your policy, we'll pay you back, less the policy excess shown in your summary of cover.

Using the helpline means not having to worry that the work might not be up to standard. The tradesmen will be from a business carefully vetted for quality and professionalism.

## Be prepared

Please fill in the name of your housing provider and your policy number on page 2. Then, if you do need to call us in an emergency, you'll have all the information to hand straightaway. Also, why not store the helpline number and your policy number in your mobile phone?

To make a claim, please follow the step-by-step guide on page 6.

You don't need to obtain your own quotes for the building work.

We'll arrange for a skilled tradesman to visit you as soon as possible.

You pay the tradesman for any work done and then (as long as it's covered by your policy) we reimburse you – less any policy excess.

For a buildings  
insurance claim in an  
emergency call our  
24 hour helpline on

**0800 028 0336**



# Our complaints procedure

## **Our commitment to customer service**

We value the opportunity to look into any concerns you may have with the service we have provided and we are committed to handling all complaints fairly, consistently and promptly.

## **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 Zurich or your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as

possible and we will keep you informed of progress while our enquiries are continuing.

The majority of complaints we receive are resolved within four weeks of receipt.

## **The Financial Ombudsman Service (FOS)**

If we are unable to resolve your complaint to your satisfaction within eight weeks or if you remain dissatisfied following receipt of our final response letter you may be able to ask the FOS to formally review your case. You must contact the FOS within six months of our final response.

The FOS contact details are as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

You can telephone for free on:

08000 234 567 for people phoning from a “fixed line” (for example a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

or e-mail:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This is a free and impartial service and will not affect your legal rights.

The FOS can help with most complaints if you are:

- a consumer
- a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million

- a charity with an annual turnover of less than £1 million
- a trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the FOS will consider your complaint please contact them directly for further information.

You are entitled to contact the FOS at any stage of your complaint.

### **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.

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A public limited company incorporated in Ireland. Registration No. 13460.  
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.  
UK Branch registered in England and Wales Registration No. BR7985.  
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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Telephone: 0870 241 8050