

Leaseholder Property Insurance

Frequently Asked Questions and Answers

1 - What does my buildings insurance cover?

It covers loss or damage caused to the structure of your home together with its fixtures and fittings. As an approximate guide, if you were to turn your home upside down everything that fell out would be your contents and most of what remains would be buildings.

The 'standard' policy provides cover for loss or damage caused by a range of perils including damage caused by fire, storm, flood, escape of water, falling trees etc. It also provides cover for accidental breakage of glass in doors or windows, sanitary fixtures (e.g. wash basins) etc, all fixed to and forming part of the building. Full details of the cover and exclusions and can be found in the Policy Booklet which is published on the council's website as follows: <http://www.southampton.gov.uk/housing/home-owners/>

2 - How do I pay the premium?

The premium is automatically collected as part of your service charge payment.

3 - Does it cover my home contents?

No, the buildings insurance does **not** cover the contents of your home. It is recommended that you have insurance cover for the contents of your home however, it is your responsibility to arrange this type of cover.

4 - Can I make my own arrangements for buildings insurance?

No, it is a condition of your lease that the council arranges buildings insurance cover for leaseholders.

5 - How is the sum insured worked out?

The insurance value of your property is based on the rebuilding cost of the property. Each year the rebuilding cost ('sum insured') is increased in line with inflation relating to house rebuilding. This is known as index linking noting that the market value of your home (i.e. if you were to sell it) has no direct relationship to the rebuilding cost of your home.

6 - Are there any other options in terms of the cover provided?

'Extended accidental damage' cover is available to leaseholders upon request and payment of an additional premium. 'Extended accidental damage' provides accidental damage cover for all of the structure and fixtures and fittings of your home. For example, extended accidental damage cover would apply if you accidentally dropped a heavy item of furniture which damaged the floor or ceiling of your property.

Please note however that this extended accidental damage cover is not available if your flat is wholly, or partly, let or sub-let or has been unoccupied for more than 30 days.

7 - How do I make a claim?

Protector Insurance provide a 24 hour, 7 days a week, 365 days a year claims service. You can register a claim with Protector Insurance by calling the following number:

CLAIMS HELPLINE: 0161 274 9077*

You will need to confirm that your property is insured via Southampton City Council and provide the insured property address. Protector Insurance will then register your claim taking all the details and they will then check the policy cover and explain the next steps of how the claim will be handled. It may help you to read through the policy booklet before reporting your claim.

It is important that, where possible, you keep any damaged fixtures or fittings and not dispose of them as they may need to be inspected. If such items cannot reasonably be retained or stored then you should discuss this with insurers in advance of disposing of them.

*During normal business working hours the telephone line will be manned by the Protector Claims team. Out of hours the line will be directed to the insurer's partner Sedgwick who will advise and respond to the claim.

Please note that you are required to notify the insurer within 30 days of any incident that might lead to a claim. Failure to do so may invalidate your claim.

8 - What do I do if I need Emergency Assistance?

The 24 hour, 7 days a week, 365 days a year claims service includes an emergency repair service. Once a call is received the circumstances of the loss and the requirement for a service is assessed promptly, and where required, an emergency call-out will be arranged.

9 - What happens if a leak from another property causes damage to my property?

If your property has been damaged you should make a claim under your buildings insurance. If your home contents, such as carpets and furniture, are damaged then you would need to look to make a claim on your own home contents insurance policy.

10 - If my home is left unoccupied, can I still make a claim?

If your home is left unoccupied for more than 30 consecutive days then cover is restricted. A policy excess of £250 applies (i.e. losses up to this amount are not covered and £250 is deducted from claims settled above this amount) in respect of property damage, however this excess does not apply to loss or damage arising from Fire, Lightning, Explosion and Impact by Aircraft or Aerial Device. Full details of the cover and exclusions and can be found in the Policy Booklet.

11 - If my home is let to tenants, can I still make a claim?

Yes, however there are some exclusions; for example damage caused by theft or attempted theft is excluded unless the damage has been caused following violent and forcible entry to the property. Full details of the cover and exclusions and can be found in the Policy Booklet.

12 - What if I work from home?

Cover extends to include flats where the residents work from home or operate commercial business activities, however this is limited to clerical/administrative work.

13 - What do I do if I am unhappy regarding the settlement of my claim?

You can either call or write to the insurer with the reasons for your dissatisfaction, who will then review the claim and respond to you as soon as possible. If you remain unhappy then you should refer to the complaints procedure referred to in the Policy Booklet.

Points to Remember

- **Policy Cover**

Full details of the cover and exclusions can be found in the Policy Booklet which is published on the council's website as follows: <http://www.southampton.gov.uk/housing/home-owners/>

The policy booklet sets out what is and is not covered. Please keep a copy of your policy schedule and the subsequent annual renewal notification letters.

- **Fraudulent Claims**

Such claims are taken very seriously and criminal action may be taken against claimants making fraudulent claims. A claim that is considered fraudulent is one that is inflated (the value falsely enhanced) or bogus, and will result in the claim being denied. A database of claims made is maintained and this may be shared with other Insurers.

- **Reasonable Care**

Insurance is not a maintenance contract and is no substitute for keeping the property in a reasonable state of repair. Under the terms of the policy you are required to take all reasonable steps to prevent loss, damage or accident and maintain the building in a good state of repair. You are also required to disclose any changes in material facts affecting this insurance. A material fact is one that would influence the insurer's assessment of the risk. If you are in any doubt about facts which you consider to be material then you should disclose them.