

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. Further information can be found in the Policy Document which is published on the council's website as follows:

<http://www.southampton.gov.uk/housing/home-owners/>

2 - 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.

3 - 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.

4 - 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. 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.

5 - How do I pay the premium?

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

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

Your 'standard' buildings insurance policy provides cover for loss or damage caused by a range of perils including fire, storm, flood etc. It also provides cover for accidental breakage of items such as fixed glass and double glazing, sanitary fixtures (e.g. wash basins) etc all forming part of the building.

'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 or if you banged a nail into a wall and accidentally hit a water pipe.

Please note however that this extended cover is not available if your flat is wholly, or partly, let or sub-let.

7 - How do I make a claim?

To make a claim you will need to contact Davies Managed Systems ('DMS'), Ocaso's claims department, via their dedicated Claims Helpline which is available 24 hours a day, 365 days a year. Please note that all calls are recorded and monitored for training purposes.

CLAIMS HELPLINE: 0344 856 2032

You will need to advise DMS that your property is insured via Southampton City Council. DMS will then register your claim over the phone taking all the details and completing a 'Statement of Claim' with you, which sets out what has occurred. Once the information has been collected they will check that cover is in place, and then issue you with a copy of the Statement of Claim for you to retain. You will also be advised of any additional information they may have requested to enable them to consider your claim further.

Please note that under the terms of the policy you are required to notify the insurer as soon as possible of any incident that might lead to a claim. Failure to do so within 90 days of the incident may invalidate your claim.

8 - How will I know if my claim is covered?

The DMS claims advisors are fully trained and have an excellent knowledge of the policy cover. Wherever possible, they will let you know during your first contact with them whether your claim is covered. It may help you to read through the policy booklet before reporting your claim. If you do require further help, please call the Claims Helpline or alternatively you can email DMS by email as follows:

New Claims: newclaims.ocaso@davies-group.com General claims@davies-group.com

or by post at the following address:

Ocaso Claims Handling Unit
PO Box 2801
Hanley
Stoke on Trent
ST4 9DN

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

If you have an emergency and urgently require a tradesperson, you can call the 24 hour Claims Helpline and they will arrange for an approved tradesperson to be sent out to your property.

Where emergency repairs are carried out you will be expected to pay for any work that is undertaken, but if the loss or damage is covered by your insurance policy, then you will be reimbursed for the costs.

10 - What happens once I have made a claim?

DMS are usually able to arrange for repairs to be completed on your behalf using their approved supplier network however, if you wish to appoint your own supplier then you will be required to obtain at least two estimates and to provide these to DMS. You should not complete any repairs before speaking with DMS with the exception being where immediate emergency temporary repairs are necessary in order to prevent further damage.

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 DMS in advance of disposing of them.

Once settlement has been agreed DMS will normally settle the claim direct with the supplier.

11 - When might a loss adjuster be appointed?

When you contact DMS to report the incident they will decide whether a loss adjuster should be appointed. The loss adjuster is there to offer a claims management service to you as the policyholder, and also to Ocaso as the insurer, and will typically be appointed where there has been a major loss. The loss adjuster will investigate the circumstances surrounding the loss, evaluate the extent of damage that has occurred to your property and will discuss with you the next steps to be taken to assist in the reinstatement of your property. The Loss Adjuster will also report the findings to DMS.

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

If the main structure or fabric of 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. If the person who caused the leak has contents insurance, your own contents insurers may consider making a claim against them to recover their outlay.

13 - Can I claim on behalf of my neighbour if I cause damage to their property?

The policy provides cover for damage to your property only. If you do accidentally damage other people's property, for example water damage to a flat below, then they will need to submit a claim to their own insurers (or notify the Council if they are council tenants) immediately. If that person's insurers deem that the damage was your responsibility, they may contact you directly to pursue a relevant recovery of their outlay. In such circumstances, you should provide them with details of DMS and forward any correspondence to DMS without delay.

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

If your home is left unattended for more than 30 consecutive days, an excess of £250 applies to some sections of the cover. Additionally, damage caused by escape of water, theft or malicious damage is **not covered unless you have notified Southampton City Council that the property is unoccupied**. Notification should be sent to either by email to insurance@southampton.gov.uk or by post to:

Risk & Insurance Services
Southampton City Council
Civic Centre
Southampton
SO14 7LY.

15 - 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 malicious damage is excluded unless the damage has been caused following violent and forcible entry to the property.

16 - What do I do if I work from home?

If you work from home and your business is not clerical in nature then you will need to notify the Council using the contact details provided above. If the work involves having stock kept at the property and/or visitors to the property then you will need to provide this information as it may affect the insurance cover that is provided.

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

If you are unhappy with your claim settlement, you can either call the Claims Helpline number or write to DMS with the reasons for your dissatisfaction. DMS will then review and respond to you as soon as possible.

If you remain unhappy then you should refer to the complaints procedure outlined in the back of the Policy Document.

Points to Remember

- **Policy Cover**

All insurance policies set out the risks that they do, or do not, cover. Please ensure that you have read your policy carefully and that you retain 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. If damage is caused as a result of failing to take reasonable care of the property, then the loss may not be covered. Should loss or damage be as a result of lack of maintenance, the claim may be reduced or declined.