

# Local Authority Property Owners Summary of Cover

Policy number: **F-19H061-0291**

Insurer: Zurich Municipal

Policyholder: **Basildon Borough Council**

Period of Insurance From: 01 August 2020

To: 31 July 2021

This is a summary of the significant features, benefits and limitations for the cover provided to occupiers by Zurich Municipal's Property Owners policy. The full terms, conditions or exclusion are shown in the Policy Document, which can be obtained from Zurich Municipal.

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| <p><b>Type of insurance and cover</b></p> <p>Indemnity against the following events: fire, lightning, explosion, aircraft, malicious persons, riot and civil commotion, earthquake, storm, flood, escape of water, impact own vehicle, sprinkler leakage, theft, subsidence, ground heave and landslip, accidental damage.</p> <p><b>Significant features and benefits</b></p> <ol style="list-style-type: none"> <li>1. Additional costs incurred to comply with government or local authority requirements.</li> <li>2. Professional fees.</li> <li>3. Removal of debris.</li> <li>4. Contracting Purchaser's Interest.</li> <li>5. Capital Additions (Buildings) – Limit £2,500,000.</li> <li>6. Drains and Gutters.</li> <li>7. Tenants Subrogation Waiver.</li> <li>8. Trace and Access – Limit £5,000.</li> <li>9. Loss of rent (where specified).</li> </ol> <p><b>Significant or unusual exclusions or limitations</b></p> <ol style="list-style-type: none"> <li>1. Excess <ul style="list-style-type: none"> <li>• A £250 excess applies each and every loss in respect of malicious persons, riot and civil commotion, storm, flood, escape of water, impact own vehicle, theft, accidental damage</li> <li>• Nil excess applies in respect of fire, lightning, explosion, aircraft, earthquake, sprinkler leakage</li> </ul> </li> </ol> | <ol style="list-style-type: none"> <li>2. Storm or Flood <ul style="list-style-type: none"> <li>• Damage caused by frost, subsidence, ground heave or landslip</li> <li>• Damage to movable property in the open, fences and gates</li> <li>• Damage attributable to change in the water table level.</li> </ul> </li> <li>3. Escape of Water <ul style="list-style-type: none"> <li>• Damage or Consequential Loss caused by an automatic sprinkler installation</li> <li>• Any building that is unoccupied.</li> </ul> </li> <li>4. Theft (where applicable) <ul style="list-style-type: none"> <li>• Not involving forcible and violent entry or exit</li> <li>• By any person lawfully on the premises</li> <li>• Property loss due to fraud, trick or false pretence</li> <li>• Fixtures, fitting and property in the open.</li> </ul> </li> <li>5. Subsidence, Ground Heave and Landslip (Where applicable) <ul style="list-style-type: none"> <li>• The first £1,000 of each and every loss</li> <li>• Damage to yards car parks roads pavements walls gates and fences unless also affecting an insured Building.</li> <li>• Damage to or resulting from normal bedding down of new structures</li> <li>• The settlement or movement of made up ground.</li> <li>• Coastal or river erosion.</li> <li>• Defective design or workmanship or the use of defective materials</li> <li>• Damage attributable to change in the water change level.</li> </ul> </li> <li>6. Limit of Liability (by endorsement) <ul style="list-style-type: none"> <li>• £15,000,000.</li> </ul> </li> </ol> |
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## 7. General Insurance Exclusions

Loss or damage caused by:

- Radiation
- War Risks or Government or Public Authority Order
- Sonic Bangs
- Pollution
- Terrorism.

### Other Interests

The Policy contains a blanket admission of interest clause, applicable where the Policyholder so intends. This will apply in respect of interests such as that of shared owner, freeholder, building society or mortgagee, with the nature of such interest to be disclosed in the event of loss.

### Claim notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing. The Police must be notified as soon as possible in the event of theft or malicious damage.

### Cancellation Rights

This policy does not entitle you to a cooling-off period.

### Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

## Our Complaints Procedure

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

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich 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.

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.

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 phones 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 the Citizens Advice Bureau 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.

### Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance plc.

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.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. 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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