

## keyfacts

**Policy Number:** QLA-11H062-0113  
**Insurer:** Zurich Municipal  
**Policyholder:** **Arun District Council**  
**Period of Insurance:** From: 01 February 2017 To: 31 January 2018

**This is a summary of the significant features, benefits and limitations of the cover provided to Buildings of flats and maisonettes sold by Arun District Council under the terms of the 1980 Housing Act by Zurich Municipal's Select policy. The full terms, conditions or exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.**

### **The Policy provides:**

Indemnity against the following events: Houseowners including malicious damage, storm, flood and Subsidence, groundheave or landslip.

Cover also extends to include the following:

1. Architects surveyors and legal fees
2. Removal of debris
3. Additional costs incurred to comply with government or local authority requirements
4. Loss of rent and additional costs of temporary accommodation up to 20% of the Building sum insured.

### **Summary of exclusions**

#### **1. Excess**

- The first £100 of each and every loss except for theft where this amount is increased to the first £500 of each and every loss.

#### **2. Storm or Flood**

- Damage caused by frost, subsidence, ground heave or landslip.
- Damage attributable solely to changes in the water table level.
- Damage in respect of fences and gates.

#### **3. Unoccupied Properties**

- Damage caused by Escape of Water or Malicious Persons in respect of Buildings which have been empty or not in use for more than 30 consecutive days.

#### **4. Subsidence, Ground Heave or Landslip**

- The first £1,000 of each and every loss in respect of Buildings.
- Damage in respect of patios terraces swimming pools tennis courts walls gates and fences unless also affecting a Housing Property as defined by the Policy.
- Damage caused by:
  - The normal settlement or bedding down of new structures
  - The settlement or movement of made up ground
  - Coastal or river erosion
  - Defective design or workmanship or the use of defective materials
  - Damage resulting from demolition, construction, structural alteration or repair of any property, or groundworks or excavation at the site of the Buildings

#### **5. General Exclusions**

- Loss or Damage caused by:
  - Ionising radiation or contamination by radioactivity
  - War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
  - Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

## **6. Pollution or Contamination**

- Damage caused by pollution or contamination other than that which itself arises from a contingency hereby insured against or a contingency hereby insured against which itself arises from pollution or contamination.

## **7. Terrorism (by endorsement)**

## **8. Date Related Incidents (by endorsement)**

### **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.

### **Complaints Procedure**

At Zurich Municipal we always endeavour to deliver a quality service but we recognise that very occasionally things may go wrong. If you have any cause for complaint, you should in the first instance call or write to the Policyholder, or Zurich Municipal on 0870 2418050. Please quote the details of your policy (your policy number, your name, and your organisation's name). If the matter is not resolved to your satisfaction, the formal process for progressing the complaint (which does not affect your legal rights) is detailed in the policy document available from the Policyholder.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. The address and contact number are in the Policy Wording and on their website.

### **Cancellation Procedure**

We may cancel your policy by giving you 30 days written notice by recorded delivery to your last known address. We will refund the premium for the remaining days when we will not be on cover.

### **Financial Services Compensation Scheme (FSCS)**

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. Authorised by the Irish Financial Regulator and regulated by the Financial Services Authority for the conduct of UK business

(PO Jan 09)