

Local Authority Policy ("Right To Buy" Leasehold Flats) Summary of cover

Policy number	QLA-08U006-0013	
Insurer	Zurich Municipal	
Policyholder	Northumberland County Council including Homes for Northumberland, Active Northumberland and Arch Corporate Holdings Limited	
Period of Insurance	From: 01 April 2017	To: 31 March 2018

This is a summary of the significant features, benefits and limitations of the cover provided to "Right to Buy" leaseholders by Zurich Municipal's Local Authority policy. The full terms, conditions or exclusions are shown in the Policy Document, which can be obtained

Type of insurance and cover

The Policy provides indemnity to leaseholders against the following events: fire, lightning, explosion, aircraft, riot, civil commotion, malicious person, storm, flood, houseowners, subsidence, ground heave, landslip, accidental damage.

Significant features and benefits

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 up to 20% of the Building sum insured.

Significant or unusual exclusions or limitations

1. Excess

- The first £50 excess applies each and every loss in respect of riot, civil commotion, malicious person, storm, flood accidental damage.
- Nil excess applies each and in respect of fire, lightning, explosion, aircraft, riot, civil commotion, houseowners

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 Insurance 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.

Cancellation Rights

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

Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

Our Complaints Procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit <http://www.financial-ombudsman.org.uk>.

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 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 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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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

The ombudsman will only consider your complaint if, at the time of notification, 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 income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.



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