



**NEWARK &
SHERWOOD
DISTRICT COUNCIL**

LEASEHOLD FLATS

**A LEASEHOLDERS GUIDE TO BUILDINGS
INSURANCE**

INTRODUCTION

Please note that this booklet is intended for use as a guide only and cannot replace the accuracy of the full policy document. If you have any specific concerns please refer them to our Insurance officer.

As a leaseholder, the building of which your flat forms part is owned and insured by Newark and Sherwood District Council. Under the terms and conditions of your lease you are required to pay a proportional contribution towards the cost of the buildings insurance premium for your building and this charge is payable annually, in advance.

It is the responsibility of Newark and Sherwood District Council to provide suitable buildings insurance and therefore carry the risk of loss or damage caused by any insurable risks. Under the terms and conditions of your lease, the Council must insure the building against loss or damage caused by flood, fire, storm and earthquake and all other risks and special perils normally insured against to the full reinstatement value of the building. The Council is also required to produce, on request, evidence of this insurance.

Please note: In the case of such loss and damage the Council would only be able to insure the premises to a standard not exceeding the normal minimum specification for your property. This basically means that, for example, if you had a fire in your kitchen the Council would only be able to

replace damaged units to the basic requirements and matching units may no longer be available. The same situation applies to bathroom suites. In view of this, if required, you are strongly advised, when obtaining contents insurance to request additional cover for any special fixtures and fittings. Also, if you have any special requirements, for example if you are subletting your property, you may wish to arrange private additional cover specifically tailored to your individual requirements.

As a leaseholder, it is your responsibility to keep the interior of your property insured, and produce, on request, receipts for these premiums. It is your responsibility as a leaseholder to ensure that adequate contents insurance is in place, as any shortfall would need to be met out of your own monies.

GAS APPLIANCES / INSTALLATIONS

It is your responsibility as a leaseholder to ensure any gas appliances / installations within your home are serviced regularly. You are advised to have appliances checked for safety at least every 12 months by a CORGI-registered installer.

If you are over 60, chronically sick, disabled, deaf or hearing-impaired, blind or visually impaired you are entitled to join your supplier's Priority Service Register. It is free to join and as a member you may be entitled to, among other things, a free annual gas safety check.

Failure to maintain your appliances / installations may affect any related claim.

Remember – get them checked, keep them safe!

CONTACT DETAILS

If you have any queries or require any help or advice concerning the insurance of your property please contact us. We realise that this is a complex area and will be pleased to provide clarification where possible on any concerns you may have.

If you would like to make a claim on the Buildings Insurance Policy held by Newark and Sherwood District Council please ensure you notify us in writing as soon as possible but in any case within 30 days of the incident (7 days in respect of riot or malicious damage) – any undue delay may hinder or invalidate your claim.

Please address your correspondence to:
Miss R Spurr, Insurance Officer
Newark and Sherwood District Council
Kelham Hall
Kelham
Newark
Notts
NG23 5QX
Tel 01636 655324

You will also be required to notify the Police as soon as possible in the event of malicious damage.

SUMMARY OF COVER

Insurer: Zurich Municipal

Insurance Policy No: QLA-10H081-0093

Reference: Property Module – Part A: Material Damage:
Item 2 – Flats (blocks in which one or more flats have been sold on a long lease)

Sum insured: The total sum insured under this policy is £108,831,285. However, this relates to the entire policy that covers all the Council's housing stock and not each individual building.

Term: This policy is reviewed annually.

Policy Excesses:

Escape of Water, Falling Trees	£50
Storm, Flood	£100
Malicious Persons	£250
Subsidence, Theft	£1,000

Buildings are insured against loss or damage caused by the following major events:

Fire, explosion, lightning, earthquake, riot, civil commotion, strikes, labour or political disturbances, malicious damage, collision by vehicles, aircraft or animals, storm or flood, escape of water from any fixed tank or pipework, falling trees or branches, theft, subsidence, ground heave or landslip, leakage of oil from any fixed oil-fired installation, and damage caused by falling television aerials.

INSURED RISKS

1)	Insured:	Fire, lightning, explosion and aircraft (or items dropped from them)
2)	Insured:	Riot, civil commotion, strikes, labour or political disturbances
	Not Insured:	<ul style="list-style-type: none">• Confiscation or action by order of the government or any public authority• Loss arising from deliberate erasure, loss, distortion or corruption of information on computer systems
3)	Insured:	Malicious damage/vandalism
	Not Insured:	<ul style="list-style-type: none">• Arising after building has been unoccupied for more than 30 consecutive days• Damage caused by family, friends or domestic pets
4)	Insured:	Collision by any road vehicle or animal
5)	Insured:	Escape of water from any fixed tank or pipe
	Not insured:	<ul style="list-style-type: none">• Occurring after building has been unoccupied for more than 30 consecutive days• Caused by discharge from automatic sprinkler system

5)	<i>continued...</i>	<ul style="list-style-type: none"> • Caused by accidental damage by other occupiers in the building, for example overflow of baths /sinks
6)	<p>Insured:</p> <p>Not Insured:</p>	<p>Storm or Flood</p> <p>Loss or damage by/to –</p> <ul style="list-style-type: none"> • Escape of water from normal confines of any body of water • Flooding from the sea • Change in water table level • Frost, subsidence, ground heave or landslip • Moveable property, fences and gates
7)	<p>Insured:</p> <p>Not Insured:</p>	<p>Accidental escape of water from automatic sprinkler system</p> <p>Escape caused by –</p> <ul style="list-style-type: none"> • Freezing when building has been unoccupied for more than 30 consecutive days • Explosion, earthquake, subterranean fire or heat caused by fire
8)	<p>Insured:</p> <p>Not Insured:</p>	<p>Theft or attempted theft</p> <ul style="list-style-type: none"> • Damage in respect of any building empty or not in use

9)	Insured:	Leakage of oil from any fixed oil fired installation including smoke and/or smudge damage
10)	Insured:	Damage to the building resulting from falling trees or branches
11)	Insured: Not Insured:	Breakage or collapse of television or radio signal receiving apparatus <ul style="list-style-type: none"> • Damage caused to the apparatus itself
12)	Insured:	Accidental damage to supply pipes and cables
13)	Insured: Not Insured:	Accidental breakage of fixed glass and fixed sanitary ware (including window/door glass) <ul style="list-style-type: none"> • Breakage in any building which is unoccupied
14)	Insured:	Subsidence or ground heave of the site on which the building stands or landslip

14)	<i>continued ...</i> Not Insured:	Loss or damage caused by/to - <ul style="list-style-type: none"> • Yards, car parks, roads, pavements, walls, gates and fences • Defective design or workmanship or the use of defective materials • Coastal or river erosion • Normal settlement or bedding down of new structures or made up ground • Fire, subterranean fire, explosion, earthquake or the escape of water • Demolition, alteration, groundworks, repair or excavation
15)	Insured:	Loss of rental income due to property being uninhabitable following justifiable policy claim (restrictions apply) Depending on the circumstances, provision of temporary accommodation due to property being uninhabitable following justifiable policy claim (restrictions apply)

We hope you find this guide useful and informative. However, this document will be reviewed and updated on a regular basis and if you have any suggestions as to how we may improve the information provided please let us know.