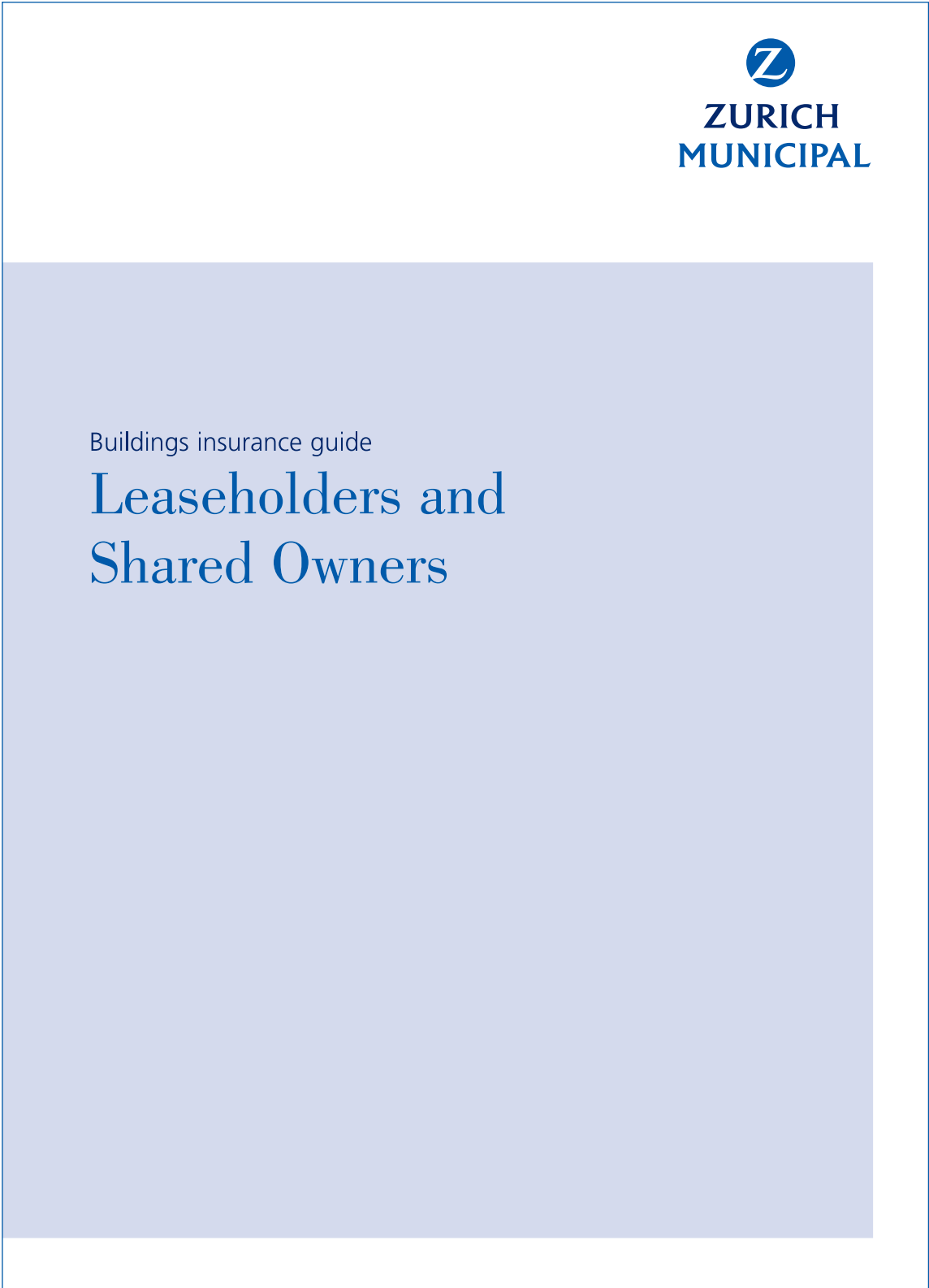


4.0.8 Buildings Insurance guide





This leaflet is a basic guide to your policy cover and our claims procedure. You should read it alongside your Summary of Cover.

1. What does our buildings insurance cover?

Your policy covers your main residence, outbuildings, yards, forecourts, fixtures and fittings, garages, walls, gates, fences, piping, ducting, cables, wires and public mains for which you're responsible.

Remember, this isn't a contents policy, so you're responsible for arranging your own contents cover for such items as kitchen appliances, carpets and personal belongings. Your Landlord may be able to arrange this for you.

2. When can I claim?

Your policy covers you for a range of events or perils. Please see your Summary of Cover for full details.

3. What isn't covered?

Most claims are subject to a policy excess. You can find details of this in your Summary of Cover.

The main exclusions are noted in the Summary of Cover, but bear in mind that the policy doesn't cover wear and tear, general maintenance matters,

poor workmanship, and storm damage to fences and gates.

Like all other insurance, the policy is subject to general conditions and exclusions. Again, please see your Summary of Cover.

4. What can I do to avoid claiming?

You need to take reasonable precautions to prevent or minimise any damage or liability which might result in a claim. This includes maintaining your property, ensuring you've lagged pipes and tanks to prevent freezing, if you're responsible for this, and that you've locked doors and windows when your property is empty.

You should also ensure work undertaken in the property is of an acceptable standard. To prevent serious fire claims, and for your own safety, consider installing a smoke detector. To minimise damage by water escape, identify where your stop cock is and make sure you can operate it easily.

5. How do I claim?

Step 1

Contact your Landlord for a Claim Form.

Step 2

Return the form to Zurich Municipal, Property Claims Unit, PO Box 108, Farnborough GU14 0XQ or fax it to 0845 6000083.

If you have any questions, please call Zurich Municipal on 0870 2418050 and ask for the Property Claims Unit or email zmpropertyclaims@uk.zurich.com

Once we're satisfied you've made a valid claim, we'll provide a letter authorising you to go ahead with the work. You can show this letter to the contractor as confirmation that they can proceed.

Please remember to send us the invoice after the contractor has completed the work.

In some cases, we'll need to inspect the damage. We'll let you know if this is the case.

Please refer to the following table for details of our general repair procedures:

Repair Value	Procedures
<£500	Proceed with repairs and submit invoices
>£500 but <£1500	Submit two estimates and details of repairs
>£1500	Notify Zurich Municipal by phone or fax and we'll arrange an inspection.

If you like, we can make cheques payable direct to the contractors.

If your property is uninhabitable following a serious loss such as fire, we'll pay for the costs of reasonable alternative accommodation. To arrange this, please contact the Property Claims Unit as soon as you can. Your contents policy may also provide this cover.

If windows or doors in your property are damaged, please contact our supplier, Solaglass, on their 24 hour repair helpline: 0870 240 73 58.

6. What if there's an emergency during out-of-office hours?

Just call our emergency helpline on 0800 0280336 or 0800 0280338. You can use this if you've suffered significant damage, for example, from a storm, flood or fire.