

Making sure your
property insurance
is right for your
organisation ➤





01

Introduction



02

Your Obligations



03

Specific Information



04

Contact Us

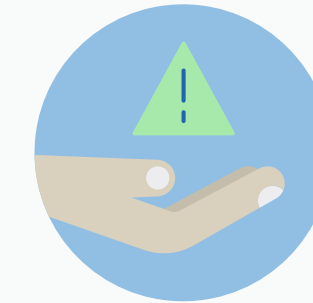




At Zurich Municipal, we believe in putting our customers first.

That's why we do everything we can to make sure your insurance will work in the way you expect it to. So, if you need to make a claim, your policy will be fit for purpose.

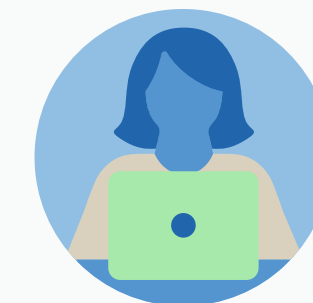
To do that, we will have open and transparent conversations with you to make sure we know everything we need to about any risks to your property.



Why it is important you tell us about your risk

Insurance is different from other products. It is based on 'utmost good faith', which means being truthful and honest at all times. So, you must make sure that you give us all the important details about your property and risk at every step:

- Before your policy starts
- Every time you renew your policy
- Whenever you change or extend your policy
- If there's ever a change in any of the risks you have told us about



How to use this guide

This guide should help you make sure you give us all the facts, information and circumstances that we need to know about, and includes the following:

- Your obligations under the Insurance Act 2015
- Specific information we need to know when insuring property risks:
 - ✓ Construction – what buildings are made of
 - ✓ External wall systems – such as cladding and rendering
 - ✓ Occupation – what buildings are used for
- How to get in touch if you need help





Your obligations under the Insurance Act 2015

The Insurance Act 2015 was designed to make insurance clearer – for both the insurer and the organisation taking out cover. At Zurich, we make sure we adhere to the Act and we want to help our customers make sure that they follow it too. Let's take a look at four obligations that you need to follow:



To sum up, transparency is the best policy

When considering whether we can insure your property, we need to make sure we have all the facts that are 'material to a risk'. That means all the information that could affect our judgement when deciding whether to accept a risk and calculating your premium.

In line with the Insurance Act 2015, we expect all our customers to carry out a **reasonable search** of their business and make sure to **signpost** any details of a risk we'd need to know about. And if you're unsure about anything at all, please let us know.

We may ask questions about your level of cover just so we understand what you need – and also to make sure that you're not insuring for more than you need to.



Specific information we need to know about property risks

Construction

External Wall Systems (EWS)

Property use

The level of risk we accept and the premium we charge will depend on your building’s features. For example, if we are covering fire, we will be most concerned about buildings with lower levels of fire resistance or heightened combustibility.

Some of the building features we are keen to understand include, but are not limited to:

Non-Standard Construction

- This means buildings that are not made of brick, stone or concrete (sometimes referred to as brick, stone, slate, tile (BSST) construction), ‘standard’ or ‘traditional’ construction
- Roof structures may have timber construction, but we are particularly concerned about floor and wall construction, such as timber floors or frames
- Our Risk Engineers can help you understand your own situation

Modern Methods of Construction

- These tend to be less traditional and more emerging construction methods, such as off-site fabrication
- Examples include timber framed or cross-laminated timber construction, modular (volume), pod, panel and prefabricated buildings, green walls and blue roofs
- We will prioritise your biggest property, for example by sum insured or by size of building.

Large Panel Systems (LPS)

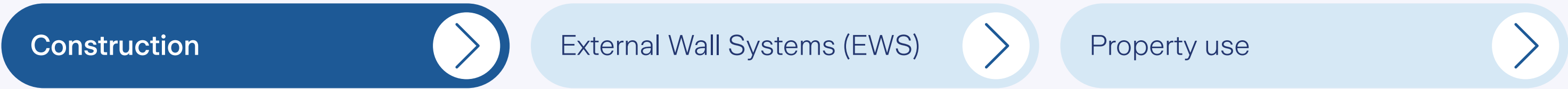
- These are buildings that have been constructed with large, prefabricated concrete slabs
- In the UK and Europe, they were commonly used in the 1950s and 1960s for residential buildings like blocks of flats and tower blocks
- If a building has not been surveyed or remediated, then we will pay particular attention to their structural integrity

Reinforced Autoclaved Aerated Concrete (RAAC)

- RAAC is a lightweight form of concrete used to construct buildings like schools, colleges, hospitals, defences, justice and social housing between 1950 and 1995
- RAAC had an intended lifespan of up to 30 years and is now recognised by the Health and Safety Executive (HSE) as ‘life expired’ or beyond its serviceable life
- There is an increased risk of structural failure – including building collapse – with RAAC
- Key areas of focus will be understanding risk assessments carried out and any remediation plans



Specific information we need to know about property risks



The level of risk we accept and the premium we charge will depend on your building’s features. For example, if we are covering fire, we will be most concerned about buildings with lower levels of fire resistance or heightened combustibility.

Some of the building features we are keen to understand include, but are not limited to:





Specific information we need to know about property risks

Construction

External Wall Systems (EWS)

Property use

When considering the construction of a building, we pay particular attention to any with external wall systems, whatever their height.

We need to understand a range of information, including:

- ✓

What the systems are, for instance, cladding, panelling, render, rainscreen or green wall
- ✓

What insulation materials are used in or behind the systems
- ✓

What the systems are attached to, such as brick or masonry, concrete, timber or plasterboard
- ✓

How the system covers the building. For instance, if it is on all elevations or just some of them, whether the coverage is broken up with features such as balconies and what they are made of

If you have a property with an External Wall System, we may ask for some more information. For example, we may want to know what fire protections you have, such as fire alarms, sprinkler systems, dry risers or fire stopping. It’s important to note we distinguish between protections designed to save lives and those designed for building resilience.

Sometimes, we may need an External Wall System to be removed or remediated before we can provide or maintain policy cover. We would consider your circumstances and suggest a suitable time period to complete the works. Whether we accept the risk will depend on these points being carried out, as well as the sum insured and what activities the building is occupied for.





Specific information we need to know about property risks

Construction

External Wall Systems (EWS)

Property use

Whether we accept your risk and the rate we charge is also affected by how you use your building. For example, a building used for non-manual, clerical office work presents a different risk of loss or damage compared to a waste recycling centre.

To assess your building’s use, we need a range of information:

Is it occupied or unoccupied?

If a building is likely to be left unoccupied, we’ll need to know:

- How long will it be unoccupied for, and the future plans for the building
- The physical protections, fire protections and security protections you have in place
- Evidence of compliance with policy conditions, such as the Unoccupied Buildings Condition, which calls for regular inspection, clearance of combustible contents and isolation of services

Is it attended or unattended?

- We need to know whether a premises is left unattended either during the day or overnight

Are there any higher risk activities taking place?

For instance:

- Waste items – including their disposal, storage, transfer or processing
- Laundries
- Plastics, paper, linen, cloth processing
- Food production
- Milling
- Woodworking
- Oil and/or fuel processing or storage
- Tyre storage

Does it have multiple occupancy?

- We need to know about multiple tenure buildings
- For example, a warehouse unit occupied by two different tenants, one carrying out woodworking activities and one carrying out motor vehicle repairs.

Is it a large space?

- We also need to know if there are large, undivided spaces such as large retail warehouses, distribution centres, a tall hotel or office buildings with large atriums over multiple floors.

We can provide you with a form to capture the key information we need to know about.





We're here to help

We want to make sure that your insurance policy works for you, and that you always find it easy to deal with us. If you need any more information or support, please get in touch and we will do what we can to help.

Please contact your Account Manager, call us on 0800 232 1901 or email info@zurichmunicipal.com



Zurich Municipal is a trading name of Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

P0905494 (03/25) TAG