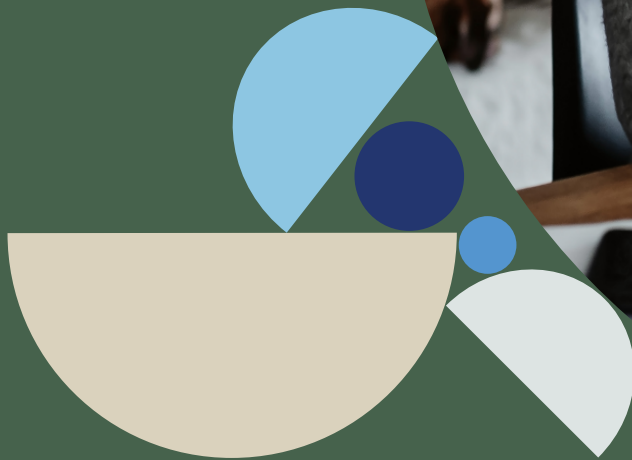
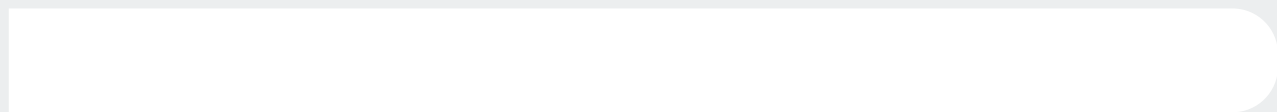
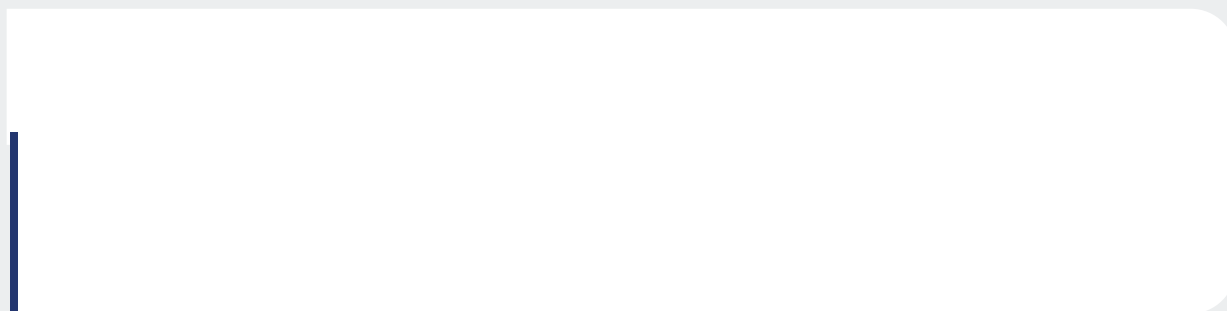


# Guide to insurance for residential leaseholders



# Contents



# Introduction

At Zurich Municipal, we understand that things don't always go according to plan and accidents happen.

In the event of a claim, it's important that the incident is reported to us straight away to ensure the claim is dealt with as swiftly and smoothly as possible.

The sooner a claim is reported, the sooner it can be managed - possibly limiting any further damage, stress and costs.

This brochure explains the importance of swift claims reporting and provides you with all the information you need in an emergency or if you need to claim.



## Your building insurance cover

The summary of cover you received separately from your housing provider shows what is and isn't covered by your buildings insurance.

In brief, your policy covers your main residence, outbuildings, forecourts, fixtures and fittings, garages, walls, piping, wires and any public mains that you're responsible for.

## What isn't covered under my policy?

Your policy doesn't cover wear and tear, general maintenance or poor workmanship. You can prevent or minimise damage or liability by maintaining your property effectively, taking security precautions, and using qualified experts to carry out work.

Your cover also doesn't insure your contents – things like your kitchen appliances, personal belongings, or carpets. It is therefore important to ensure you have appropriate contents cover in place for your personal belongings.

We can only cover property that you own or are responsible for under your lease. For example, if your lease doesn't make you responsible for the common areas, make sure your freeholder's buildings insurance covers them.

# How to make a claim



Get in touch with Zurich Municipal to report your claim by calling us on **0800 028 0336**. Alternatively, [log it](#) on our online portal.

During your claim, we may ask you for some or all of the following, so it's best to have these details to hand:

- **your policy number**
- **the full address of the affected property**
- **a description of what happened**
- **a list of damaged caused with photographic evidence where possible**
- **a crime reference number where appropriate**
- **any supporting documentation you have available**

We'll check that your claim is covered by the policy and confirm that you're entitled to claim with your housing provider.



# The importance of early claims reporting

The urgency of certain scenarios is obvious. If a pipe has burst, for example, reporting it immediately is critical.

Not all situations may seem as urgent, but it is important that the claim is reported as soon as possible to limit further costs.

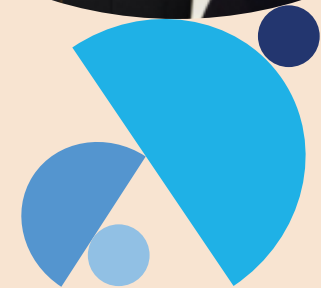
**Many scenarios may lead to further damage to the property if gone unnoticed or not reported swiftly.** Take the leaking pipe as an example. Until the pipe is repaired, water will cause further damage to the property. The more damage caused by water, the more it costs to repair.

As time passes after an event, some details may be forgotten so **timely reporting can ensure that key information is captured early** and Zurich Municipal can assess all of the relevant information (and collect more details if needed) whilst everything is fresh in the minds of those involved.

This also ensures that **investigations can be completed by Zurich Municipal can be done quickly and easily**, so you can get back to normal as soon as possible, with minimal stress.

The quicker the claim is reported, the sooner we will be able to **support you when you need it most**, through services such as [Zurich Support Services](#).

Lastly, if you fail to report claims promptly, **you could be in breach of your policy conditions** and may result in your claim being denied for coverage.



# Stopping a loss before it stops you

We know that not all claims can be prevented, but steps can be taken to mitigate their impact or stop them from happening in the first place.

Click on the icons below to see some examples of risks, and how you can mitigate their impact.





# Water damage

Certain properties are more vulnerable to risks such as water damage (Escape of Water). Older properties, for example, tend to have older infrastructure and when combined with modern appliances, older plumbing systems can be put under increased pressure, potentially leading to higher rates of wear and tear.

## Check for leaks regularly:

- Look in places that are hard to see, like behind removable bath and toilet panels or under kitchen units with washing machines and dishwashers. This way, you'll catch small leaks before they do more damage and turn into big problems.
- Smart water sensors and water shut off devices are another way of spotting leaks before it's too late. These devices can spot the smallest change in your water consumption, alert signs of water damage and shut off your water supply before it's too late.
- Signs you may have a water leak include loss of boiler pressure, the smell of mould, a damp patch appearing and receiving a high water bill.

## In the event of a leak, make sure you:

- Know where the stopcock (shut off valve) is and test it to ensure it can be turned off quickly and easily.
- Have emergency contact details to hand, including an approved plumber and the building and contents insurer.
- Are easily contactable in case a leak occurs whilst you're not there.
- Isolate the water supply as soon as possible.
- Take photos of the incident.
- Preserve any damaged plumbing and contents.

Watch **our video** on Escape of Water



# Storm and flooding

The weather can often be unpredictable and the impact from storms and flooding can cause widespread damage, with claims running into thousands of pounds.

Climate change is causing more frequent and severe weather in the UK. Floods from rivers, seas or surface water can cause a lot of damage and stress. Be prepared and report losses quickly if they happen.

## Here's a checklist to help you prepare for and reduce the risk of flooding:

- Turn off the electricity, gas, and mains water supplies.
- Move as many of your possessions as you can to higher floors or raise them above floor level.
- Take valuable smaller items out of the property.
- Avoid touching any contaminated items.
- Don't go back into your property until you're sure it's safe.

Find out more:

[Download](#) our  
interactive flood  
guide







# Fire-related risks

Zurich Municipal has seen an increase in fire-related incidents over the last few years, with 70% of these incidents being caused by human activity. These losses may have therefore, to some extent, been preventable. Here are some of the major causes of property fires:

## Candles

- Candles, tea candles and incense burners **should never be left unattended**, and should only be used far away from curtains, net curtains, carpets and other furniture that could catch fire.
- If you are leaving the room, **make sure that all candles are extinguished**.
- Make sure you have smoke alarms installed, test them regularly and replace before their expiry date.

## Smoking

- **All smoking should be done away from flammable materials.** Any cigarette ash or stubs should be disposed of in a safe non-flammable container or ash tray.
- Do not smoke in bed, or on sofas or armchairs. Smoking outside is safer, but **do not smoke on balconies**.
- Ensure that cigarettes are **fully extinguished before disposal**.
- Any cigarette ash or stubs should be disposed of in a non-flammable container or ash tray.

## Barbecues

- If you live in a multi-storey building, never use a barbecue on a balcony.
- Barbecues should **always be supervised while in use**, and kept away from flammable materials.
- Store the barbecue on a flat, fireproof surface, to reduce the risk of tipping over.
- Disposable barbecues can remain hot for hours after use, and if not disposed of safely can lead to injuries as well as property damage. Disposable barbecues should be **completely extinguished before disposing**.

## Lithium batteries

- Lithium batteries are found in many items, from electric vehicles and phones, to disposable vapes, but they can be extremely dangerous if not disposed of correctly.
- You can find a **handy guide on e-scooter and e-bike fire safety** and what you need to know [here](#).
- Zurich Municipal's research has found that **two million single use vapes are discarded incorrectly in the UK every week**.
- **If your electronic device is at the end of its life, you can take it back to your retailer.** They have a legal responsibility to take back any item of WEEE (waste electrical and electronic equipment).
- **Some local authorities offer kerbside collections** so it's worth looking at the services offered in your area.
- Failing this, **most household recycling centres will have battery-safe disposal bins**. You can find your local recycling centre [here](#).
- To find out more on the risks of lithium batteries and how to safely dispose of them, **download our guide [here](#)**.

# Your insurance premium explained

There are many factors that can impact the cost of your insurance. Some are specific to your building, while others are influenced by global conditions or fluctuations in the insurance market. Our experts analyse many factors when calculating your premium, in order to provide the most accurate price.

## What affects your property insurance premium



**Your location:** We complete a review of your postcode, taking into consideration factors such as flood risk, crime rate, instances of theft or malicious damage and the rate at which claims occur in your area.



**Historic buildings and designated landmarks:** The cost of claims is on the rise particularly for listed or heritage buildings. Repairing and restoring these structures can be complicated requiring a unique skills which can be hard to come by. This may be reflected in the premium.



**Construction materials:** The materials used in the construction of your building can impact your price. The key factor here is the potential risk of fire. The more susceptible to fire a material is, the higher the cost to insure.



**Claims history:** We look at claims history to see if there's incidents or situations that may be repeated. This helps us get a better understanding of your needs and risks.



**Activities run in your building:** We need to understand what types of activities are run in your building, and evaluate associated risks.



**Large losses:** We have seen an increase in the frequency and severity of large losses.



**Law and legislation:** Every insurer is required to follow guidelines set by the government and industry regulators. New laws or regulations can sometimes result in changes to our pricing.



**Fraud:** This ongoing issue can affect insurance premiums. Fraudulent claims increase costs for those making genuine claims.



**Modern construction methods:** The construction sector has made advancements in materials and methods resulting in faster construction and cost savings. However, if something goes wrong, an entire section can often need replacing. This can result in a higher cost.



**Raw materials and labour shortage:** During COVID-19 we saw an increase in delays due to shortages of raw materials and labour, the continue to impact the cost of claims. These have been made worse by the inflationary pressures tied to global events.



**Escape of water:** The cost of repair has risen due to an increase in the cost of labour and parts, but also due to the increased time needed for drying out where modern methods of construction have been used.

# Top tips

- When carrying out installations and repairs, it is important to **always use experts with the right qualifications and equipment** - or it may cost more in the long term.
- **Get in touch as soon as a claim occurs.** Zurich Municipal will support you every step of the way and aim to get you back to normal as quickly as possible.
- **Have as much information to hand as possible**, including your policy number and any supporting documents such as photographs.
- **Check out our [claims guides](#)** on different scenarios which may occur - from a burst pipe, to what to do in the event of a fire.
- **Try to avoid getting any repairs done before they've been approved by Zurich Municipal.** We will organise any necessary repairs for you or send you a payment for the amount you've claimed. If you do have to make repairs (for example, for health and safety reasons), make sure you've thoroughly photographed the damage, or kept any physical evidence, along with any receipts for the work done.
- **Have a read of our [News and Insights hub](#)** which houses articles on everything that's happening in the insurance industry, including trends and claims news.

## Get in touch

To find out more click [here](#) and select the contact details for your query.



We are Chartered Insurers, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.

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. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.