

# Buildings Insurance Claim – Leaseholders

Please complete and return the enclosed form together with **two** independent estimates of the cost of works required (see below regarding **Emergencies**). The form and estimates must be returned **direct to our insurers Zurich Municipal (ZM)** as soon as possible, whose details are as follows:

**Farnborough Property  
Claims  
Zurich Municipal  
PO Box 3303  
Interface Business Park  
SWINDON  
SN4 8WF**

It is a condition of the policy that you proceed with the claim within a **reasonable time** after the incident has occurred, and I must advise you that it may prejudice consideration of the claim if there is undue delay. However, allowance is made for water damage to dry out, and possible delays outside your control, e.g. in obtaining estimates. If in doubt, you may return your completed claim form with a note saying “estimates to follow”. Please also note that ZM have an approved repairers scheme for certain claims (see Emergencies below).

Please also be advised of the following:

- Carefully read the Important Notes attached to the claim form, which also contains commonly asked questions.
- Claims will only be considered if the loss or damage is as a result of an **insured peril**, details of which are shown on the Statement of Cover supplied to you when you purchased your property. Details can be found at [www.wandsworth.gov.uk/leaseholderinsurance](http://www.wandsworth.gov.uk/leaseholderinsurance)
- **Emergencies** can either relate to a serious security hazard and/or repairs to prevent further damage, in which case the requirement for two estimates does not apply. For details of ZM’s approved repairers, please contact them direct as follows.

**Tel: 01252 387 249 (Direct Line to Claims Team)**  
**Tel: 0870 241 8050 (Main Switchboard)**  
**Fax: 0845 600 0083**  
**E-mail: farnboroughpropertyclaims@uk.zurich.com**

- A **Loss Adjuster** may be appointed in certain circumstances.
- Persons who make **fraudulent** claims may be liable to prosecution. This authority is under a duty to protect the public funds it administers, and to this end the Council, or its Insurer may use the information you have provided on this form for the prevention and detection of fraud. The Council may also share this information with other bodies responsible for auditing or administering public funds for these purposes. Your attention is drawn to the Warning – Fraud Note at the top of the Claim Form.

# Claim Form for Properties Insured Through Local Authorities



Service charge account no:

Lease (99/125 years):

## Fraud and Data Protection Notice

A fraudulent claim will result in the loss of all policy benefits and may lead to the institution of criminal proceedings.

In considering your claim we will check and/or file your details with fraud prevention agencies and databases. If you provide false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the fraud prevention agencies and databases we access or contribute to.

### Please read these notes before completing this form

- Section 1 must be completed by the local authority in order to verify that the property is included under the block policy arrangement and the premium has been paid
- All date fields are dd/mm/yyyy format.
- All time fields are hh:mm format (24-hour clock).
- Please do not type in CAPITAL LETTERS unless absolutely necessary for example at the beginning of road names, like London Road. Please note that some of the fields are designed to default to capitals

## SECTION 1

Section 1 Policy Records	Customer Ref:	<input type="text" value="O1E231"/>	Claim No:	<input type="text"/>	
Name of Local Authority:	<input type="text" value="WANDSWORTH COUNCIL"/>	Policy No:	<input type="text" value="QLA-0433-12"/>		
Name of Owner:	<input type="text" value="Mr / Mrs / Miss / Ms"/>	Surname:	<input type="text"/>	Forename:	<input type="text"/>
Joint Owner:	<input type="text" value="Mr / Mrs / Miss / Ms"/>	Surname:	<input type="text"/>	Forename:	<input type="text"/>
Insured Property Address:	<input type="text"/>				
Postcode:	<input type="text"/>	Type of Property:	<input type="text" value="Leasehold"/>	<input type="text" value="Flat / House / Bungalow / Maisonette"/>	
Sum Insured:	<input type="text" value="£ N/A"/>	Inception Date:	<input type="text" value="N/A"/>	Extended AD:	Yes: <input type="checkbox"/> No: <input checked="" type="checkbox"/>
Do your records indicate the property is:	Let	<input type="checkbox"/>	Owner Occupied:	<input type="checkbox"/>	
Special terms/excesses etc:	<input type="text"/>	Premiums paid to date?	Yes:	<input checked="" type="checkbox"/>	No: <input type="checkbox"/>
Other interests:	<input type="text"/>				
Approved by:	<input type="text"/>	Department:	<input type="text"/>	Date:	<input type="text" value="/ /"/>

## SECTIONS 2 to 6

### Section 2 Personal Details (The attached notes should assist you in the completion of this form)

Your correspondence address if different from the insured property address shown above:

Contact Telephone No's: Home:  Work:  Mobile:

Occupation of Owner:  Occupation of joint owner:

E-mail address (we will only use this to contact you in connection with this claim)

### Section 3 General Questions (Please tick appropriate box)

Is any business conducted from the property? Yes:  No:

If yes please give details:

Was the property permanently lived in/in use at the time of the loss or damage? Yes:  No:

If no, when was it last lived in?

Is the property occupied by anyone other than a member of your family? Yes:  No:

If yes, who?

Is there any other insurance for Buildings/Contents? Yes:  No:

If yes give details:

Please give details of any Bank/Building Society interest:

Building Society / Bank:

Roll / Reference No.:

**Section 4 Details of loss or damage**

(a) When did the loss or damage occur? Time:  am/pm Date:

(b) What has been damaged and to what extent?

(c) What is the age and general condition of the property?

(d) How did the damage occur?

(e) Please detail any emergency work that you have had carried out, and enclose the receipt:

If you have had all the necessary repair work carried out, please detail what has been done and enclose receipts: Total cost claimed: £

(f) Have you any reason to suspect that the loss arose through the actions of any particular person? Yes:  No:

If yes, please provide details:

(g) What is the expected cost of repair? (*Please enclose two estimates*) £

**Section 5 Police** - Theft or malicious damage claims must be reported to the police. Please give details below:

Date reported:  Time reported:  am/pm

Police Reference:

Address of station:

**Section 6 Declaration** – By submitting this completed form I/we declare that all answers are true and correct to the best of my/our knowledge and belief.

I/we declare all these particulars to be true and understand that you may seek information from other insurers to check the information that I/we have provided. (*If the property is jointly owned both signatures will be required*).

Date: / / Signature:

Date: / / Signature:

## Important Notes

The following notes are designed to help you complete the form so that we are able to deal with your claim quickly and efficiently.

1. The form should be completed in BLOCK CAPITALS. Please answer every question and sign and date the form.
2. If you need more space to answer any of the questions, please use a separate sheet and attach it to the form.
3. Zurich Insurance Company does not admit liability by issuing this claim form.

### Section 1 Policy records

Please ensure that this section has been completed in full before returning to:

**Farnborough Property Claims  
Zurich Municipal  
PO Box 3303  
Interface Business Park  
SWINDON SN4 8WF**

### Section 2 Personal details

The address details that you provide here should be the address for correspondence purposes if you are not currently living at the insured property.

Please provide a contact telephone number if at all possible, as having the facility to talk to you can often save time.

### Section 3 General questions

You must tell us of any other insurance covering the property as you are legally not entitled to claim benefit for the same loss from more than one insurance company. If cover is provided by more than one policy, we will deal with your claim within the terms of your policy with us and may then approach the other company for a contribution to any payment we have made.

### Section 4 Details of loss or damage

- (a) It is important that you provide the exact time and date the incident occurred. If this is not possible then please be as specific as you can.
- (b) We will need to know what part of the property has been damaged, and to what extent, so we can agree how best to proceed.
- (c) Your property is covered against insured risks which are listed in the Statement of Cover provided to you by your Local Authority (*If you are unable to trace your Statement of Cover, please contact the Council for a copy*). So we can establish whether the damage is covered by the policy, we need to know how it was caused. It is important to provide as much information as possible.

Please remember, *it is the cause of the damage that is important*, and you may find it helpful to approach your builder, electrician or plumber for an opinion.

- (d) If you suspect that the loss or damage arose from the action of another person, this information should be provided to us, as we may have the right to recover from them any payment we make to you. We will need to know their name and address and why you feel they were responsible.
- (e) Please include details of any repairs or maintenance work carried out in the past
- (f) When returning your claim form, please enclose any available estimates for repairs. Estimates should detail in full the extent of the repairs necessary, but also specify any charges which do not directly arise from an Insured Risk, such as repairs for general maintenance.

Please note that, if your claim relates to an item which is damaged beyond repair and which forms part of a matching suite or set we are only responsible for the damaged item itself.

*Please remember your policy covers damage by 'insured risks'. We will not pay the cost of any repairs that are the result of wear and tear, faulty construction or lack of maintenance.*

## **Section 5 Police**

If you are claiming following theft, attempted theft or malicious damage, the Police *must* be advised of the incident. Please let us know the crime reference, as we will need to contact them.

## **Some Common Questions Answered**

### **Q. Does something actually have to catch fire before it can be considered under the fire risk?**

A Generally, yes. An occurrence such as placing a hot pan on a work surface, which leaves a scorch mark, would not be covered.

### **Q Can I claim for the damage caused to my roof by strong winds?**

A One of the insured risks is 'storm'. Storm is a quite rare meteorological occurrence. During a storm, winds just short of hurricane strength can be expected, usually accompanied by heavy rain, hail or snow.

It should be noted that this risk is designed to cover an extreme weather condition, it does not include the normal winds and rain of winter, or the cost of repairing, say, a roof which has deteriorated over a long period of time.

### **Q What does 'escape of water' mean? Does it include the replacement of burst pipes?**

A The escape of water risk covers only the damage caused by escaping water – water escapes because a pipe, tank or appliance has failed. You may be able to claim for the repairs to the apparatus itself under insured risk 13, covering accidental breakage of pipes etc., but it should be noted that damage caused by normal wear and tear is not insured.

### **Q Why can't I claim for the replacement of the aerial, under insured risk 12?**

A Cover under this insured risk is limited to damage caused to the home by the falling aerial. It does not cover the aerial itself which you would normally be able to claim for under any contents policy you may have.

### **Q Will Zurich Municipal pay the professional tradesmen direct if the claim is accepted?**

A Any contract for repair will always be between you and your nominated repairer, and you should always ensure that any work is carried out to your satisfaction before making the payment.

As the contract for the repair is between you and the repairer, it is normal practice for you to settle the account then forward to us the receipted invoice so that we can refund your outlay up to the agreed figure.

If you wish, we can send our settlement cheque to you in the name of your contractor or pay your contractor directly. In either case, we will require your written authorisation, along with your confirmation that the works have been completed to your satisfaction, before any money is released.

### **Q Can I arrange for emergency repairs?**

A Yes, you can arrange for *emergency* repairs to be carried out to prevent further damage occurring. Keep the bills as these could form part of your claim.