

Newark and Sherwood District Council
Kelham Hall
Newark
Notts. NG23 5QX
Tel: (01636) 650000 ext. 5324

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 long lease)

LEASEHOLDERS' POLICY INFORMATION SHEET

PROPERTY INSURANCE - MATERIAL DAMAGE

Insurer: Zurich Municipal

Policy Excess

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

INSURED PERILS APPLICABLE TO LEASEHOLDERS'

2. In respect of the buildings of private dwellings and their domestic outbuildings only: fire, lighting, explosion and aircraft or other aerial devices or articles dropped from them
6. Riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation, excluding:
 - (a) damage or consequential loss arising from:
 - (i) confiscation, requisition or destruction by order of the government or any public authority
 - (ii) cessation of work
 - (b) consequential loss arising from the deliberate erasure, loss, distortion or corruption of information on computer systems or other records, programmes or software.
7. Riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances or malicious persons excluding:
 - (a) damage or consequential loss:
 - (i) arising from confiscation, requisition or destruction by order of the government or any public authority
 - (ii) arising from cessation of work
 - (iii) caused (other than by fire or explosion) by malicious persons (not acting on behalf of or in connection with any political organisation) in respect of any buildings which have been unoccupied for a period of more than 30 consecutive days
 - (b) damage by theft directly caused by malicious persons not acting on behalf of or in connection with any political organisation.
 - (c) Consequential Loss arising from deliberate erasure, loss, distortion or corruption of information on computer systems or other records, programs or software
8. Earthquake
11. Storm excluding damage or consequential loss:
 - (a) caused by:
 - (b) the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal or dam
 - (ii) flooding from the sea
whether resulting from storm or otherwise
 - (a) attributable solely to change in the water table level
 - (b) caused by frost, subsidence, ground heave or landslip
 - (c) in respect of moveable property in open, fences and gates
12. Storm or Flood excluding damage or consequential loss:
 - (d) attributable solely to change in the water level
 - (e) caused by frost, subsidence, ground heave or landslip
 - (f) in respect of moveable property in the open, fences and gates
13. Escape of water from any tank apparatus or pipe excluding damage or consequential loss:

- (g) caused by water discharged or leaking from any automatic sprinkler installation
 - (h) in respect of any buildings which have been unoccupied for a period of more than 30 consecutive days
15. Impact by any road vehicle or animal
 16. Accidental escape of water from any automatic sprinkler installation in the premises not caused by:
 - (a) freezing whilst the buildings have been unoccupied for a period of more the 30 consecutive days in so far as it is in the ownership or tenancy of the insured
 - (b) explosion, earthquake, subterranean fire or heat caused by fire
 17. House owners' being Insured Perils numbered 2, 6, 8 to 11, 13, 15, 16 and:
 - (a) theft involving entry to or exit from any buildings by forcible or violent means or any such attempt, excluding damage in respect of any buildings which are empty or not in use
 - (b) breakage or collapse of television or radio signal receiving apparatus
 - (c) accidental breakage of fixed glass and of fixed sanitary ware except in respect of any buildings which are unoccupied
 - (d) accidental damage to supply pipes and cables:
 - accidental damage to fuel oil supply pipes, water and gas supply pipes, sewerage and drainage pipes, television telephone and electricity cables serving the buildings
 - (e) falling trees or branches
 - (f) leakage of oil from any fixed oil-fired heating installation, including smoke and smudge damage arising from defective vaporisation

Special provision

The insurer will indemnify the insured in respect of loss of rent in respect of any buildings if so damaged as to be rendered uninhabitable, but only in respect of the period necessary for reinstatement for an amount not exceeding 20% of the full value of the damaged buildings

18. Subsidence or ground heave of any part of the site on which the property stands or landslip excluding:
 - (a) damage to or consequential loss arising from damage to yards, car parks, roads, pavements, walls, gates and fences unless also affecting any buildings insured under part a (material damage)
 - (b) damage or consequential loss caused by or consisting of:
 - (i) the normal settlement or bedding down of new structures
 - (ii) the settlement or movement of made up ground
 - (iii) coastal or river erosion
 - (iv) defective design or workmanship or the use of defective materials
 - (v) fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe
 - (a) damage or consequential loss which originated prior to the inception of this cover
 - (b) damage or consequential loss resulting from:
 - (i) demolition, construction, structural alteration or repair of any property, or
 - (ii) groundworks or excavation at the premises

Claim Notification

If you want to make a claim on the Buildings Insurance Policy held by Newark and Sherwood District Council as detailed above, you should notify us in writing at the following address:

FAO Miss J Allen
 Newark and Sherwood District Council
 Kelham Hall
 Kelham
 Newark
 Notts
 NG23 5QX

You should notify us as soon as possible, and within 30 days of the claim (7 days in respect of riot or malicious damage)
You will also be required to notify the Police as soon as possible in the event of malicious damage.