



BUILDINGS INSURANCE

Useful things to know...



**YOUR PROPERTY IS
COVERED BY OUR
BUILDINGS INSURANCE
WHICH IS PAID FOR
THROUGH THE SERVICE
CHARGE. A COPY OF THE
INSURANCE SUMMARY
AND CERTIFICATE
IS AVAILABLE ON
REQUEST.**

(This will show your property being covered for the financial year)

SUMMARY OF COVER

Please note the below is a brief summary of what each type of claim usually covers.

Escape of Water (EOW):

This refers to pipe leaks within the property. The policy will cover the damage caused by the water to the structure of the property but will not cover the damage to the pipework itself.

Impact Damage: This is normally caused by a vehicle colliding with a boundary/external wall of a property. It could also be caused by an object(s) fallen from a moving vehicle.

Accidental Damage:

This refers to damage that occurs from an unintentional one-off incident that harms your property. This also includes damage to drains as a result of tree root ingress only and damage to an internal flat as a result of a leaking roof which Accent are responsible for.

Damage to the property as a result of emergency services forcing entry can be considered as accidental damage but cover **WILL NOT** apply if damage is as a result of actual or suspected criminal activities by the leaseholder/shared owner.

Storm and Flood Damage:

This refers to damage to your property as a result of strong winds or flooding in your area. Please note that we would expect storm damage to only occur with wind speeds of over 47mph.

Fire Damage: This would be the damage caused to your property in the event of a fire. The buildings insurance covers the damage to the structure of the property and permanent fixtures and fittings. **You will need to arrange your own contents insurance to cover your furniture and other household items etc.** Also note that for this type of claim we will require a Fire Brigade Reference.

Malicious Damage and

Theft: This refers to damage to the building as a result of criminal activity (not by the leaseholder/shared owner) e.g. vandalism, damage caused by breaking and entering etc. Please note that all Malicious Damage claims will require a Crime Reference Number.

Riot, Civil Commotion, Strike, Labour or Political Disturbance:

These claims are very rare and **MUST** be reported within 7 days of the incident.

Subsidence: This is the gradual caving in/sinking of an area of land, initial signs are cracks in the walls of the property. If the property is showing signs of cracking (either internal or external) then this will need to be reported to the Insurers.

MAKING A CLAIM

A J Gallagher Contact:
01245 341 217

Step 1: Call Gallagher Insurers Brokers to start the claims process (they will need your address, post code and that you are an Accent/Domus Leaseholder/shared owner)

Step 2: Their advisors will talk you through their process depending on the type of claim you are making. At this stage you will be required to provide the relevant information needed to process the claim. Typically they will need the following information:

- Photos of the damage
- Date of damage or date of discovery of the damage
- Estimate of repair (quotes from contractors)

- Crime/Fire references if applicable
- In the case of leaks;
 - Location of leak and confirmation that the pipe has been sourced and repaired
 - Is there an Asbestos risk to the damaged area

Please note that each claim is handled on its merit so the above is merely an outline of what information is required and it is possible that the insurers will need to ask for more information and make further enquires.

***Excess:** this is the amount of money per claim that the policy holder is liable to pay for the repair/ replacement of the damaged part of the property. As the leaseholder/shared owner the policy is taken out in your name and this is what you will be required to pay. The insurers will pay the rest of the costs associated with the repair.

If your home is empty for 30 days or more, you must make sure you follow this guidance in case you need to make a claim on the insurance:

- Inform us if your home is going to be empty for 30 days or more
- Turn off the gas and electric supplies, unless;
 - You need to operate a fire alarm system, smoke detector or burglar alarm
 - You need to operate a heating system during the winter months to keep your home at a minimum 5 degrees centigrade
- Turn off the water supply and drain the system
- Arrange to have your home checked at least every 2 weeks to make sure there are no problems
 - Keep a written note of every time your home is checked during the vacant period, so that you can prove it was checked in the event you do need to make an insurance claim

- Make sure any repairs/defects are dealt with straight away
- Remove any post every time your home is checked. You may consider sealing your letterbox, however, please discuss this with us so that we can tell the insurance company if the letterbox is sealed.
- Make sure all your windows and doors are fitted with good quality locks and that your home is left secure
- Make sure that all fences, walls and gates outside your home are kept in a good state of repair.
- If your home is vacant due to any refurbishment/renovation or alteration work, please agree this with the insurance company before these works commence. We can speak to them on your behalf.




If you need to make a claim on the insurance policy, you must be able to prove that you have followed this guidance, otherwise your claim maybe affected.

CONTACT US

T: 0345 678 0555

E: customerservices@accentgroup.org

 [@accenthousing](https://twitter.com/accenthousing)

 [/accenthousing](https://www.facebook.com/accenthousing)

Regional office addresses are available on our website, for details please visit: www.accentgroup.org/contact-us

Note: visitors to our offices are by appointment only