

Leasehold Insurance – Frequently asked Questions

- 1 What does my insurance policy cover?**

Please refer to your policy booklet as this contains full information about the cover provided.
If you have any specific queries please contact the Insurance Officer at SLDC.
- 2 Can Leaseholders arrange their own buildings insurance with Zurich Municipal (ZM) direct?**

Only if the wording of your Lease specifically permits this.
- 3 If I have my buildings insurance arranged with ZM via SLDC and have arranged my contents insurance also with ZM can I arrange a discount for having both policies with the same company?**

You can't claim a discount through SLDC but you could approach your agent or ZM direct to ask for a discount.
- 4 If I discover damage to my property what is the first thing I should do?**

In the case of major damage such as fire or flood – call 999 first. Next you should contact South Lakes Housing's repairs hotline (0845 057 0080) and finally contact SLDC's Insurance Officer to obtain a claim form.

For minor accidental damage to the building (as defined within your policy) you should contact the repairs hotline in the first instance and then contact SLDC's Insurance Officer to discuss whether you can claim for the cost of repair under your insurance policy or SLDC's. You should confirm whether or not the damage caused is due to vandalism.

Please note that insurers often

want their insurance assessor to inspect the damage **before repair works are carried out.** If you are in any doubt as to whether this will be the case, contact SLDC's Insurance Officer.

5 Do I really need to arrange contents insurance?

Yes. Please remember that in an event such as a fire or a flood from a neighbouring flat, SLDC is not responsible for replacing any of your personal effects that may be damaged. Do not take the risk of not being insured.

6 Who deals with my insurance claim?

The claim form will initially be sent to you by SLDC. You complete this and send it direct to ZM who will acknowledge receipt of your claim and deal with it. SLDC do not get any details about how your claim is progressing

7 What happens if I cannot claim for the cost of repairs from my insurers?

SLDC will issue you with an invoice for the repairs that have been carried out unless SLDC's Housing Policy covers the damage. You will need to pay this invoice.

8 Are SLDC being regulated by the Financial Services Authority (FSA) because of their role as agent for the ZM buildings insurance policy?

SLDC are exempt from the FSA regulations because they act as managing agent only for the specific Leaseholder Policy and are not actively selling insurance for ZM.