



Gallagher

Insurance | Risk Management | Consulting

Property Insurance - Leaseholders

Summary of Cover

This document is a policy summary and does not contain the full terms and conditions of the insurance contract. The full terms and conditions may be found in the policy document, a copy of which is available on request.

Insurer:	UK Insurance Limited trading as NIG
Policy Number:	21/RSL/5947028
Period of Cover:	1 October 2021 to 30 September 2022
Insured:	EMH Group Ltd & EMH Homes Limited & Midlands Rural Housing Villages Development Limited & Hello Homes Limited & EMHomebuy Limited & EMH Treasury Plc & EMH Property Services Limited & EMH Housing and Regeneration Limited & Sharpes Gardening Services Limited & EMH Care and Support Limited & EMH Development Company Limited and/or any Leaseholder or Part Owner of the Property Insured

Buildings

The structure of the property insured including:

- fixtures and fittings;
- garages, greenhouses, sheds and outbuildings;
- patios, paved areas, footpaths, roads, car parks, lampposts, drives, swimming pools but not their covers, hard tennis courts, fixed playground equipment and play areas, walls, fences and gates but only where the building is damaged at the same time for the peril of subsidence

SUM INSURED: Full Reinstatement Value

EXCESS: The first £250 each and every claim increasing to £1,000 in respect of Subsidence.

Cover

- Fire smoke lightning explosion earthquake
- Storm and flood
- Escape of water or oil from fixed systems
- Riot and civil commotion
- Malicious damage
- Theft or attempted theft
- Subsidence heave or landslip
- Impact

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. www.ajginternational.com



- Falling trees or aerials
- Accidental damage
- Terrorism Operative
- Property Owners Liability

Extensions:

- Loss of rent and alternative accommodation costs if the property is uninhabitable
- Architects' Surveyors and Legal fees, cost of removing debris
- Underground pipes drains and cables
- Loss of metered water or oil following an insured peril up to a maximum of £25,000
- Automatic Reinstatement of Sum Insured after a loss
- Index Linking
- Basis of Settlement: Reinstatement or repair without deduction for wear tear and depreciation with the exception of storm damaged fences and gates

Principal Exclusions

- Loss or damage caused by anything that happens gradually, corrosion, rust, wet or dry rot, wear & tear
- Loss or damage caused by pets, insects or vermin
- The cost of correcting faulty workmanship or design or the cost of replacing faulty materials
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound
- Radioactive contamination
- War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- Damage caused by the deliberate act of the Policyholder
- Loss or damage to fences and gates by storm or flood is limited to indemnity. 10% of the replacement cost will be deducted from each claim for each year of age of the damaged items.

Complaints

We aim to provide a first class service. If you have any cause to complain or you feel that we have not kept our promise, please contact us.

The full complaint procedure is shown in the policy document.

Compensation Scheme

UK Insurance Limited (NIG) is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations.



How to Make a Claim

Please note that for a claim to be considered the damage must have occurred within the policy period and have been caused by an event the policy covers e.g. fire, water, storm, theft etc. Your policy summary has full details of the insured events.

In an emergency you should take any immediate action required to protect your property from further damage, such as boarding up, switching off gas, water or electricity.

If you require emergency assistance Arthur J Gallagher (Gallagher) will be able to assist in guiding you on the best way in securing/ undertaking emergency repairs, including security and weather proofing measures. This service is provided regardless of whether an insured peril has operated or not.

In order to make a claim, please telephone Gallagher during office hours or if it is an emergency (e.g. your property is uninhabitable) your nominated loss adjuster can be contacted outside office hours.

During office hours

- Contact Gallagher on 01245 341212

Outside normal office hours

- Out of hours – calls automatically divert to Questgate who have permission to act on our behalf on any emergency.
- Confirm the name of the housing association and that cover is arranged by Gallagher and they will be able to advise and assist you.

Subsidence

If you suspect your property is suffering from subsidence, please contact your claims manager at Gallagher on **01245 341212**

You will be responsible for the £1,000 policy excess applicable for subsidence