

# Home Insurance Schedule

Insurance on the structure of your home has been arranged with Zurich Insurance plc

<b>Policy Number</b>	10/006460/05500423	
<b>Period of Insurance</b>	From 00:01 1 <sup>st</sup> March 2019 to 00:00 1st March 2020	
<b>Policyholder</b>	Leaseholders as named on the policy specification	
<b>Insured Premises</b>	As detailed in the Policy Specification	
<b>Interested Parties</b>	St Albans City & District Council and as recorded in the Policy Specification	
<b>Insured Risks and Excesses</b>	<p>Your buildings are insured against loss or damage caused by the following major events: Fire, smoke, explosion, lightning, earthquake, riot, civil commotion, strikes, labour or political disturbances, malicious damage, collision by vehicles, aircraft or animals, storm or flood, escape of water from any fixed tank, falling trees or branches, theft or attempted theft, subsidence, ground heave, or landslip, leakage of oil from any fixed oil-fired installation, damage caused by falling television aerials or satellite dishes.</p> <p>Malicious damage, theft or attempted theft and escape of water from any fixed tank are not insured if the buildings have been unoccupied for more than 30 days.</p> <p>Policy Excesses: Nil apart from</p> <ul style="list-style-type: none"> <li>£50 for Extended Accidental Damage (except damage to fixed glass and sanitary fittings where excess is £0)</li> <li>£1000 for Subsidence, landslip, and heave or £2500 in aggregate in respect of any one block of flats with more than two leasehold units</li> </ul> <p>These apply to each property for each and every loss. For full details of your policy cover and all terms and conditions, please refer to the Buildings Insurance policy document.</p>	
<b>Benefits and Limitations</b>	<b>Benefit</b>	<b>Limitation</b>
	Sum insured	The sum insured selected
	Extended accidental damage (an example would be damage caused by inadvertently placing a hot pan on kitchen work surface)	If selected
	Legal liability as owner	£5,000,000
	Alternative Accommodation or Loss of Rent	20% of buildings sum insured
	Lock replacement following theft or loss of keys	The reasonable cost of replacing and fitting locks of an identical type as those operated by the lost keys
	The costs involved in tracing a leak	£5,000
	Emergency access	£1,000
<b>Sum Insured as of 1 March 2019</b>	As detailed in the Policy Specification	
<b>Claims Reporting</b>	Please telephone 0800 026 1841. For non-urgent incidents please call within normal office hours or E-mail: <a href="mailto:homeclaims@uk.zurich.com">homeclaims@uk.zurich.com</a>	