

A guide to

# Insuring your property and contents

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It's important you arrange your own contents insurance policy to cover your personal belongings, and be aware of any buildings insurance cover that is in place for your home.

Please note the information here offers guidance only. For specific information relating to your home, please read your tenancy agreement or lease, or contact us.

There are some cases where even though we (A2Dominion) are your landlord, we will also have a landlord. Where this is the case, our landlord may be responsible for insuring the building.

### Contents insurance

Many customers believe their furniture, belongings and decorations are automatically insured against fire, theft, vandalism or water damage. Unfortunately, this is not the case. You are responsible for arranging suitable contents insurance for your home.

We can help you get home contents insurance easily and at a price that is affordable. While many people often hope that nothing will happen to their belongings, sometimes things can go wrong unexpectedly.

With a special scheme called My Home arranged in conjunction with the National Housing Federation, you can protect your belongings and gain peace of mind knowing if the unexpected happens you have cover.

Some universities may offer students a separate contents insurance scheme. If you live in our student accommodation, please check with your university or accommodation officer about this.

### How do I make a contents insurance claim?

Check your policy documents to make sure your claim is covered then telephone your insurance company. They will register your claim details, and talk you through the next steps. Remember to keep any damaged items for inspection. Your insurer may require a crime or loss reference number, which you can get by reporting the loss or theft to the police.

**For more information, on the My Home contents insurance scheme, please contact us:**

**Online:** [www.a2dominion.co.uk/insurance](http://www.a2dominion.co.uk/insurance)

**By email:** [insurance@a2dominion.co.uk](mailto:insurance@a2dominion.co.uk)

**By phone:** 0800 432 0077



## Buildings insurance

Buildings insurance covers the structure of your building against major accidents or disasters. Whether we are responsible for providing this on your behalf depends on your tenure and property type:

If you are a tenant, shared owner or leaseholder living in a property where we own the freehold, we have a buildings insurance policy that covers your building.

We will also arrange this if our lease tells us we must, even where we don't own the freehold. In some cases, although we are the freeholder, there may be a managing agent appointed who will arrange the insurance.

If you are a former shared owner of a house and now fully own the freehold to your property, you will be responsible for arranging your own buildings insurance cover.

Whether or not we are responsible for insuring the building you live in, most insurance policies cover accidents and disasters such as:

- fires and lightning
- explosions and earthquakes
- impacts (for example, from a vehicle)
- riots, civil disorder and malicious acts
- damage as a result of a break-in
- damage caused by storms, flooding, and overflowing or leaking water tanks and pipes
- oil escaping from fixed heating installations
- subsidence, landslips and heave (unless this has been caused by the sea or river wearing away the land)
- accidental damage to supply pipes, drains and cables serving the building, such as oil, gas, water, electricity, telephone, sewerage and drainage
- accidental breakage of fixed glass and bathroom furniture, such as toilets, baths and sinks, is also covered.

In addition to the above, other causes of loss may be covered, depending on the circumstances and policy wording. Please check with us if you are unsure if your loss is covered.

This insurance should also cover redecoration repair costs caused by the incidents above, but will not cover damage to your personal belongings, which you should include in your contents insurance.

Damage caused by the following is not normally covered by our policy:

- wear and tear
- wet or dry rot, rust or corrosion
- vermin, insects, damp or mildew
- storm or flood damage to fences, hedges and gates
- collapses from faulty design, workmanship or materials
- pressure waves from aircraft travelling at, or above, the speed of sound
- contamination by radioactivity.

Damage caused to the building by water leaks from washing machines and other appliances is covered by the buildings insurance policy, but the cost to repair the cause of the leak isn't. Any damage to your contents will not be covered, unless you have arranged your own contents insurance.



## How do I make a buildings insurance claim?

### Tenants

If you are a tenant you will not need to make a claim on our buildings insurance. You should report any repairs or damage to us in the usual way.

### Homeowners

If you are a homeowner living in a property where we are responsible for arranging a buildings insurance policy and you need to make a claim, you are responsible for managing the claim directly with the insurers, Zurich Municipal. Please tell us when you contact them.

Zurich Municipal will take all the details of your claim and advise you on what to do next. They will consider whether your claim is likely to be costly. They may appoint a 'loss adjuster' to assess the work needed to make sure the repairs are completed within a suitable timescale and at a minimal cost. They may also appoint their own contractor to carry out the work. They will then decide if your claim is covered by the policy, and will give you permission to start any work needed. In most cases they will ask you to get two detailed quotes from two different contractors which you will need to send them. Alternatively, you can ask Zurich if they can appoint a contractor for you.

If the claim is the result of criminal damage, you must report the crime to the police as our insurers may not accept your claim without a crime reference number. The insurers will tell you about this when you contact them.

If we are not responsible for insuring the building you live in, you will need to contact the managing agent or building contact to make a claim.

## Do I need to pay an 'excess'?

If you are a homeowner, you will have to pay an excess of £250\* for each loss when you make a claim. However, if the damage is caused by subsidence, landslip or heave, this excess for each loss will be £1,000. As a homeowner, you may need to pay this amount direct to our insurers or the contractor. This depends on how the claim is dealt with. If you have paid for work to be completed and need to be reimbursed by the insurer, the excess will be deducted from the settlement.

Remember: depending on the circumstances of your claim, it could take several weeks for Zurich Municipal to deal with it. You may therefore need to pay for the repair work to be carried out before you get money from the insurance policy. If you don't think you can afford to do this, you may ask the insurer to give you an interim payment towards the total cost until they fully examine your claim. You could also ask them to appoint their own contractors to carry out the work.

You should not carry out any works before Zurich has accepted your claim unless it is an emergency, such as urgent plumbing, electricity repairs or the securing of your property.

\* This amount is correct as at May 2016.

## To report an issue or make a claim

If you are a tenant and would like to request a repair to your building, contact our Customer Services Centre:

**By email:**

customer.services@a2dominion.co.uk

**By phone:**

0800 432 0077

**In writing:**

A2Dominion Group, 113 Uxbridge Road  
Ealing, London W5 5TL

If you are a homeowner and we are responsible for providing buildings insurance for your home, contact Zurich Municipal for more information or to make a claim:

**By email:**

farnboroughpropertyclaims@uk.zurich.com

**By phone:**

01252 387249

**In writing:**

Farnborough Property Claims, PO Box 3303,  
Interface Business Park, Swindon SN4 8WF

## For more information

If you would like information about contents insurance, or to set up cover for your personal belongings, contact:

**My Home Contents Insurance scheme**

**Online:**

[www.a2dominion.co.uk/insurance](http://www.a2dominion.co.uk/insurance)

**By email:**

insurance@a2dominion.co.uk

**By phone:**

0800 432 0077

**In writing:**

Freepost RTJA-JRHC-RHGE  
A2Dominion Group, The Point  
37 North Wharf Road  
London. W2 1BD



# Contact us

**Online:**

[www.a2dominion.co.uk/customers](http://www.a2dominion.co.uk/customers)

**By email:**

[customer.services@a2dominion.co.uk](mailto:customer.services@a2dominion.co.uk)

**By phone:**

0800 432 0077

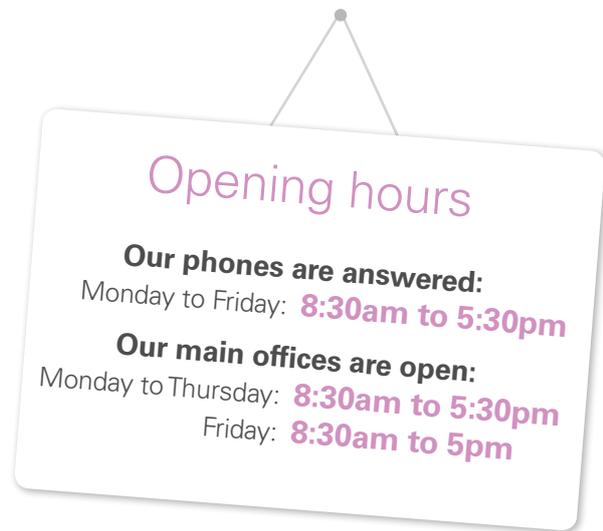
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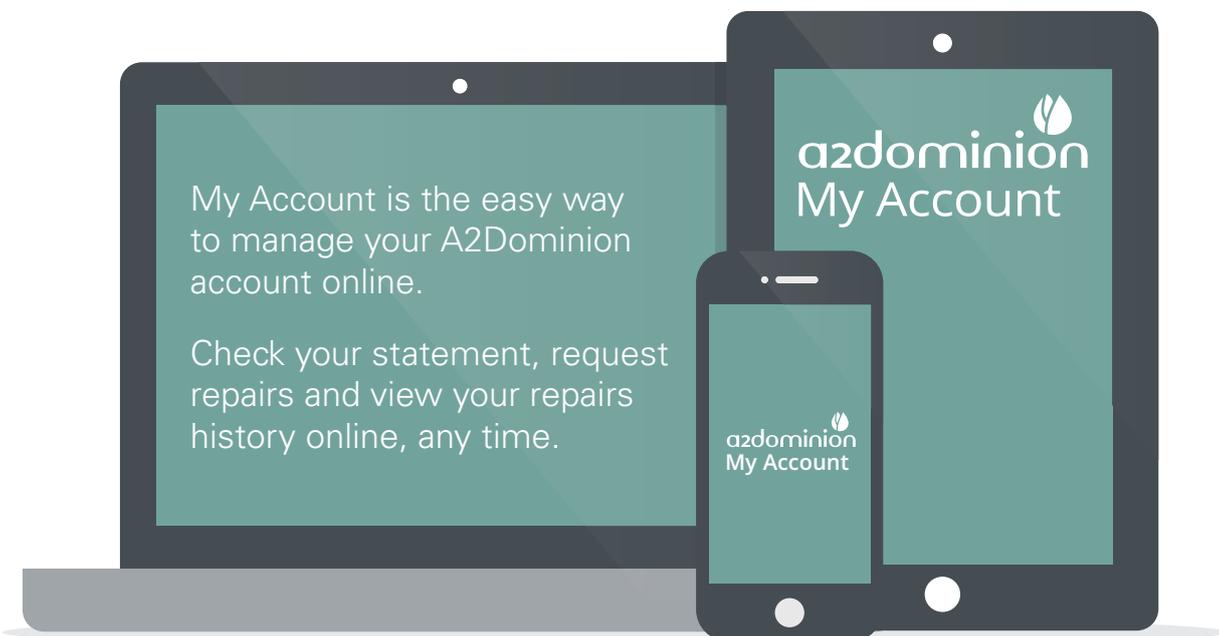
**In person or in writing:**

To one of our main or local offices. For a full list of our offices, go to [www.a2dominion.co.uk/contact](http://www.a2dominion.co.uk/contact)



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