

Home insurance

Policy schedule

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

Policyholder:	Leaseholders as named on the policy specification
Policy number:	10/006460/05500356
Insured premises:	As detailed in the Policy Specification
Interested parties:	Tamworth Borough Council and as recorded in the Policy Specification
Period of insurance:	
From noon:	30 September 2022
To noon:	30 September 2023

Insured risks and excesses

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.

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.

Excesses:

Nil apart from

- £50 for Extended Accidental Damage
- £1000 for Subsidence

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.

Benefits and Limitations

Benefit	Limitation
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

Sum insured as of 30 September 2022 As detailed in the Policy Specification

Claims reporting

Please telephone 0800 923 4200. For non-urgent incidents please call within normal office hours or E-mail: homeclaims@uk.zurich.com

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