

Home Insurance Schedule

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

Policy Number	10/006460/05500430	
Period of Insurance	From 00:01 1st April 2021 to 12:00pm 1st April 2022	
Policyholder	Sutton London Borough Council and its Leaseholders as named on the policy specification	
Insured Premises	As detailed in the Policy Specification	
Interested Parties	Sutton London Borough Council and as recorded in the Policy Specification	
Insured Risks and Excesses	<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:</p> <p>Nil apart from</p> <ul style="list-style-type: none"> £1000 for Subsidence <p>These apply to each property for each and every loss.</p> <p>For full details of your policy cover and all terms and conditions, please refer to the Buildings Insurance policy document.</p>	
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	£2,000,000
	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 1 April 2021	Full reinstatement value up to a rebuilding cost of £450,000	
Claims Reporting	Please telephone 0800 923 4200. For non-urgent incidents please call within normal office hours or E-mail: homeclaims@uk.zurich.com	

Terrorism	<p>Policy Number: 10/006460/05500431</p> <p>Cover: We insure you against loss or damage which results from incidents or accidents from the Insured Risks and benefits and limitation as shown above, but only when loss or damage is directly or indirectly caused by, contributed to by, resulting from, or arising out of and in the course of or in connection with, any act of terrorism.</p> <p>Exclusion: In this respect an act of terrorism does not include the preparation, threatened use or actual use of a device or other means capable of producing biological, chemical or nuclear pollution or contamination.</p> <p>Policyholder: Funders and any person named on the policy specification</p> <p>Interested Parties: Sutton London Borough Council and others as recorded in the Policy Specification.</p>
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