



Leasehold insurance

Under the terms of our leases, it is a condition that Nottingham City Council provide the buildings insurance cover for your property. This is provided under a block policy and is administered by Nottingham City Council Housing Services on the Council's behalf. Your lease will require you to pay a contribution to the premium for this cover as part of your service charge, and this is invoiced on an annual basis.

You are solely responsible for the interior structure.

Building insurance – what is covered

The policy provides cover for the structure and exterior (Basic cover), and this covers the following risks:

- Damage to the structure of the main building and exterior of the property, caused by fire, smoke, lightning, explosion, aircraft, storm damage, earthquake, flood, burst pipes, impact by vehicles, falling trees, subsidence, landslip, malicious damage, theft and attempted theft. The exact risks may change from time to time, and it is important to always check the most up to date "Summary of Cover".

We also offer Extended cover for the interior fixtures and fittings which costs an additional premium over and above the basic cover.

The Extended cover is optional and you are not obliged to take this out. However, if you decide in the future to sub-let your property, this provides additional cover for items that your tenant may not insure under a contents policy.

The following risks are covered by the Extended option:

- Water and sanitary installation, including pipes, taps, sinks, toilets, kitchen and bathroom fixtures/fittings.
- Interior partition walls.
- Decorations, including plasterwork, wall coverings, interior windows and doors, interior surfaces, glass in exterior windows and doors, as well as hinges, handles and locks.
- Floorboards and floor coverings, but excluding carpets.
- Electrical installation, including meters, wiring, lights, switches.
- Heating installation, including boilers, fireplaces, pipes, radiators and controllers.

The above items are only covered if they are damaged by one of the risk mentioned above – the item is not covered for mechanical failure or normal wear and tear.

If you have Building Insurance with Nottingham City Council you can find details of the policy on our website www.nottinghamcityhomes.org.uk/your-home/leaseholders/

If you need to make a claim please contact us for a claim form, if you have an emergency please contact the insurers direct at

Zurich Municipal
P O Box 411
Fareham
Hampshire
PO15 7ZS

Tel 0800 028 0336

Email Farnboroughpropertyclaims@uk.zurich.com

Leases prior to October 1990 – Full Cover

Under the terms of the majority of older leases (prior to 1990), it is the responsibility of the leaseholder to obtain their own buildings insurance, and your property is not covered under the block policy provided by Nottingham City Council automatically.

However, we do offer the option for leaseholders to join this scheme and this is on the basis of both Basic and Extended cover. Therefore, covering all the items listed within this fact sheet.

If you fail to take out adequate insurance cover you will be required to contribute to the cost of any work completed under an insurance claim. In the unlikely event that the block requires rebuilding you will be required to contribute to the overall cost of the rebuild. We strongly advise to make sure that you have sufficient buildings insurance cover. We may require you to produce evidence of insurance to us.

Advising your mortgage company of cover

It is your responsibility to provide insurance details to your mortgage provider. As we provide you with an annual schedule of cover each year, this is the document that you will be able to send to them.

Contents cover

Nottingham City Council Housing Services provide a home contents insurance scheme, which is available to tenants and leaseholders. This is a completely separate policy to the buildings insurance and would incur a separate premium.

You can find more information here www.nottinghamcityhomes.org.uk/your-rent/contents-insurance/

If you already have contents insurance with Nottingham City Council Housing Services and you need to make a claim please contact

Crawford and Company

Crawford Affinity Management
1st Floor Building 8
Exchange Quay
Salford Quays
Manchester
M5 3EJ

Tel **0161 875 8988** or **0333 2202 537**

Contact us

If you want to discuss the buildings insurance cover provided by this policy, or would like to know what the cost of additional cover is, please contact the Leasehold Team.

Telephone: **0115 746 9486**

Email: leaseholders@nottinghamcity.gov.uk