



You are responsible for putting your own contents insurance in place.

We are responsible for arranging buildings insurance and will charge you a fee for the cost of this through your service charge.

YOUR BUILDINGS INSURANCE COVERS THE STRUCTURE OF YOUR HOME INCLUDING:

- Walls
- Roofs
- Communal areas

THIS INSURANCE PROTECTS THESE PARTS OF YOUR HOME AGAINST DAMAGE CAUSED BY:

- Fire
- Flooding
- Criminal damage
- Subsidence

YOUR BUILDINGS INSURANCE DOES NOT COVER:

- Your day to day home repairs and maintenance
- Deterioration
- Wear and tear.

If you make a claim you will probably be asked to pay an excess charge. **The home ownership team** can advise you how to make a claim.

In most instances we insure the structure of your building with Zurich Municipal. Please ask your **home ownership officer** if you would like a copy of the things it covers.

If there is a Managing Agent for your property they may provide this insurance so please check with them for confirmation. If you are unsure who insures your property please contact us.

If with our permission, you sublet your property we recommend you take out landlord insurance. Please see FACTSHEET 7. SELLING OR SUBLETTING YOUR HOME

