

Home Insurance Schedule

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

Policy Number	10/006460/05500378	
Period of Insurance	From noon 1st April 2020 to noon 1st April 2021	
Policyholder	Islington London Borough Council and leaseholders as named on the Policy Specification	
Insured Premises	As detailed in the Policy Specification	
Interested Parties	Islington 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>£100 apart from</p> <ul style="list-style-type: none"> • £150 for storm, escape of water and flood • £1000 for Subsidence • £0 for your liability to others, accidental damage to fixed glass and sanitaryware and communal areas, loss of rent and alternative accommodation and emergency access <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)	
	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 1 April 2020	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	

Terrorism	<p>Policy Number: 10/006460/05500390</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: London Borough of Islington and others as recorded in the Policy Specification.</p>
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