

Registered Social Landlords Summary of Cover – Milnbank Housing Association Ltd

The summary noted below provides the key cover and exclusions contained within your Insurance policy as arranged by your insurance advisor. The list of what is covered and what is excluded from cover is not exhaustive within this summary and for full details of your insurance terms and condition’s refer to your Policy Documentation. The following details are a **summary** of the cover only. Please contact Steven Young, Bruce Stevenson Insurance Brokers, 144 West George Street, Glasgow, G2 2HG on 0141 354 4487 or steven.young@brucestevenson.co.uk you wish to obtain a copy of the full policy wording.

Policy Number	20120CP000034
Blanket Sum Insured	£486,392,159
Renewal Date	1st April 2020
Expiry Date	31 st March 2021
Standard Excess on each and every loss affecting each and every premises	£100
Subsidence Excess on each and every loss affecting each and every premises	£1,000
Insurance company	Certain Underwriters at Lloyds of London

This summary does not form part of your insurance contract.

The policy includes the interest of the freeholder, head lessee, the owner or lessee of each property, shared owners, leaseholders, mortgagees, or other interested parties, including Mortgage Lender, in each individual building which has been declared to insurers and is covered by this insurance is noted.

1. BUILDINGS SECTION:

The structure of the house, bungalow, flat, apartment, block of flats or commercial property owned by you, or for which you are legally responsible which has been declared to us and which we have accepted under this insurance including:

- Garages, greenhouse, sheds and outbuildings
- Statues and fountains cemented into the ground
- Aerials, satellite dishes and solar panels

Buildings Cover Available	What is not covered
Fire, smoke, lightning, explosion, earthquake	-
Storm or flood	Loss or damage caused by frost A 10% reduction from each claim for each year of age in respect of loss or damage to fences and gates. Loss or damage to swimming pools, tennis courts, paved terraces, patios, footpaths, drives, foundations unless the main structure of the building is damaged by the same cause at the same time
Freezing water in fixed water or fixed heating systems, escape of water from washing machines, dishwashers, fixed water or fixed heating systems or oil escaping from a fixed heating system	Loss or damage to the appliance or system itself from which the water escapes except where the damage is caused by freezing Loss or damage to swimming pools Subsidence, landslip or heave caused by escaping water
Riot, civil commotion, strike, labour or political disturbance	Any claim reported to us more than 7 days after the date of the incident
Malicious damage	Loss or damage caused by you The first 50% of each and every loss or the excess, whichever is the greater, for the cost of removing graffiti. This does not apply to graffiti within the building
Theft or attempted theft	Loss or damage caused by you or any visitors to you or any immediate family

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Subsidence, heave or landslip of the site on which your buildings stand	Loss or damage related to solid floors unless the foundations of the outside walls are damaged by the same cause and at the same time. new structures bedding down. Loss or damage caused by coastal or river erosion. Loss or damage caused by or as a result of the buildings being under construction demolished, altered or repaired. Loss or damage which commenced or occurred before the inception of Your policy.
Falling trees or branches	-
Falling aerials or satellite receiving equipment	-

Impact by flying objects, vehicles, trains, animals or aircrafts or anything dropped from them	-
Accidental damage to drains, pipes, cables and underground tanks used to provide services to or from the buildings which you are legally responsible for	Loss or damage caused by or from movement settlement or shrinkage of any part of the buildings or land belonging to the buildings
Accidental breakage of fixed glass in doors or windows, ceramic hobs if fitted, sanitary ware, solar heating panels fixed to or forming part of the building or within the boundary of the building	-
Accidental damage	Loss or damage caused by the buildings moving, settling, shrinking, collapsing or cracking Loss of damage caused by any process of cleaning, repairing, renovating or maintaining the buildings Loss or damage to swimming pools, tennis courts, patios, paved footpaths, roads, car parks, lamp posts and drives

SOME POLICY EXTENSTIONS TO THE BUILDINGS SECTION INCLUDE:

- Damage to the property caused by the forced entry of the Emergency Services but not including cover if this is as a result of actual or suspected criminal activities
- Loss of Rent and cost of alternative accommodation
- Loss of keys where they are stolen
- Costs and expenses to find the source of any damage caused to the building by escape of water from fixed water or heating system and then make good. (You must have the insurers written permission)

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2. Property Owners Liability Section:

What is covered?

Your legal responsibility to pay damages and/or costs to others awarded by any court of law within the geographical limits occurring at the buildings which are the result of accidental bodily injury to anyone or accidental damage to material property caused during the period of insurance.

- arising out of a defect in the buildings;
- incurred by virtue of either Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975 in connection with any building formerly owned or leased by or the responsibility of you provided that at the time of the incident giving rise to the liability you had disposed of all legal title to an interest in the building.

What is Not Covered

- injury to you or any of your employees arising out of and in the course of your business.
- demolition, erection or structural alteration of or addition to new or existing buildings or structures

- Any liability arising from owning vacant land awaiting development or sale.
- Anything showing as excluded from cover in your policy documentation Registered Social Landlords Summary of Cover

SOME CONDITIONS APPLICABLE TO ALL SECTIONS OF YOUR POLICY:

- You must take all reasonable steps to minimise loss or damage to all insured property including keeping the buildings in a good condition and state of repair.
- You MUST immediately advise if your property becomes unoccupied. Please report this to Bruce Stevenson in writing to steven.young@BruceStevenson.co.uk

REPORTING A CLAIM:

On the happening of an event which could give rise to a claim under this policy, you shall immediately notify your insurance advisor with particulars and proofs as may be reasonably required.

Claims must be notified within 7 days of the event in the case of damage caused by riot, civil commotion, strikes, labour disturbances or malicious persons. Or within 30 days of the event in the case of any other claim or such further time as we may allow.

In the first instance, please contact Milnbank Housing Association on Tel. 0141 551 8131 by email on admin@milnbank.org.uk or in writing to:

Milnbank Housing Association
53 Ballindalloch Drive
Glasgow
G31 3DQ

COMPLAINTS PROCEDURE:

We aim to provide a first class service to you at all times.

If you have an enquiry or complaint arising from your Policy, please contact your insurance advisor, who arranged the Policy for you.

There details are as follows:

If you have an enquiry or complaint arising from your policy, please contact:

Steven Young
Bruce Stevenson Insurance Brokers
144 West George Street
Glasgow
G2 2HG

If your insurance advisor is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to us.

FINANCIAL SERVICES COMPENSATION SCHEME

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to

policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

INSURERS

Your Insurance Contract is underwritten by certain underwriters at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The subscribing underwriter's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.