

**Material Damage/Buildings & Property Owners Liability Insurance  
Summary of Cover document.**

The summary noted below provides the key cover and key exclusions contained within your Building Insurance arranged via Milnbank Housing Association. 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 in each individual building covered by this insurance is noted.**

Insurance Company:	NIG Insurance
Cover Start Date:	1 <sup>st</sup> April 2024
Cover End Date:	31 <sup>st</sup> March 2025
Policy Number:	006475470
Property Owners Liability:	£10 Million.
Total Re-instatement Sums Insured:	Factored Housing £288,837,351 Commercial & Retail Units £561,718

<b>Section 1 - Buildings</b>	<b>Principle Cover Includes:</b>
	<ul style="list-style-type: none"><li>• All Risks Cover including Accidental Damage</li><li>• Alternative Accommodation/Loss of rent limit of 25% for Residential occupants</li><li>• Architect's surveyors and legal fees</li><li>• Debris removal</li><li>• Damage to underground drains and cables</li><li>• Falling trees, branches, aerials, or satellite dishes</li><li>• Theft not subject to violent and forcible entry/exit</li><li>• Accidental breakage of glass and sanitary ware</li><li>• Loss of metered water</li><li>• Reinstatement of landscaped gardens</li><li>• Replacement locks and keys</li><li>• Trace and Access</li><li>• Emergency entries by emergency services</li><li>• Contents of wardens' offices up to £5,000</li><li>• Damage by squatters</li></ul>

<b>Section 3 – Property Owners Liability</b>	<b>Cover Includes:</b>
	<ul style="list-style-type: none"> <li>• Cover for director's partners or any principle</li> <li>• Defence costs</li> <li>• Cross Liabilities</li> </ul>
Principle Exclusions applicable to Building Section:	<ul style="list-style-type: none"> <li>• Loss or Damage caused by anything that happens gradually.</li> <li>• Loss or Damage caused by corrosion, rust, wet or dry rot, shrinking, evaporation, dampness and wear and tear.</li> <li>• The cost of correcting faulty workmanship or design or the cost of replacing faulty materials.</li> <li>• Loss or damage caused by chemicals reacting with any materials which the buildings are built from.</li> <li>• Loss or damage caused by pets, insects or vermin.</li> <li>• The cost of maintenance, normal redecoration and preparation for occupancy.</li> <li>• The cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of a common nature, colour, design or use.</li> <li>• Loss or Damage which happens before the start or which arises from an event before cover starts.</li> <li>• Loss or Damage caused deliberately by you.</li> <li>• Commercial Loss of Rent unless specifically agreed in writing otherwise.</li> <li>• Terrorism</li> <li>• Commercial short term residential lets such as AirBnB are an excluded activity.</li> </ul>
Factored Housing Excess Applicable:	General Excess £350 Escape of Water Excess £500 Subsidence Excess £1,000
Commercial & Retail Buildings Excess Applicable:	General Excess £1,000 Subsidence Excess £1,000

The above details are a summary of the cover only. Should a full copy of the policy wording be required, then you should email [admin.scot@howdeninsurance.co.uk](mailto:admin.scot@howdeninsurance.co.uk) and a full copy of the wording will be provided.



### **Reporting a Claim:**

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

Claims should be reported in the first instance to:

Howden Scotland Insurance Brokers ( Claims Department )  
76 Coburg Street  
Edinburgh  
EH6 6HJ  
Telephone: 0131 553 2293  
Email: [Claims.Scotland@howdeninsurance.co.uk](mailto:Claims.Scotland@howdeninsurance.co.uk)

### **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:

Howden Scotland Insurance Brokers  
144 West George Street  
Glasgow  
G2 2HG

If you are not satisfied with the way in which a complaint has been dealt with, then please write to:

The Chief Executive,  
NIG, Churchill Court,  
Westmoreland Road,  
Bromley, BR1 1DP

If the Insurer cannot resolve the differences between us, You may refer your complaint to the Financial Ombudsman Service (FOS).

Their Address is:  
The Financial Ombudsman Service,  
Exchange Tower,  
London E14 9SR