

The importance of timely claims reporting for leaseholders



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Introduction

At Zurich Municipal, we understand that things don't always go according to plan and accidents happen.

In the event of a claim, it's important that the incident is reported to us straight away to ensure the claim is dealt with as swiftly and smoothly as possible.

The sooner a claim is reported, the sooner it can be managed - thereby limiting any further damage, stress and costs.

This brochure explains the importance of swift claims reporting and provides you with all the information you need in an emergency or if you need to claim.



Your building insurance cover

The summary of cover you received separately shows what is and isn't covered by your buildings insurance.

'Buildings' refer to your home and any permanent fixtures and fittings such as kitchen units and bathroom suites.

It also includes cover for walls, gates and fences, as well as drives, paths, patios, and terraces.

What isn't covered under my building insurance?

Garages and outhouses are not automatically covered unless they are attached to the house or within the grounds of the property.

Your policy doesn't cover wear and tear, general maintenance or poor workmanship. You can prevent or minimise damage or liability by maintaining your property effectively, taking security precautions, and using qualified experts to carry out work.

Your cover also doesn't insure your contents – things like your kitchen appliances, personal belongings, or carpets. It is therefore important to ensure you have appropriate contents cover in place for your personal belongings.

The importance of early reporting

The urgency of certain scenarios is obvious. If a pipe has burst, for example, reporting it immediately is critical.

Not all situations may seem as urgent, but it is important that the claim is reported as soon as possible to limit further damage and expense.

Many scenarios may lead to further damage to the property if gone unnoticed or not reported swiftly. Take the leaking pipe as an example. Until the pipe is repaired, water will continue to cause further damage to the property. The more damage caused by water, the more it costs to repair the damage.

These costs are reflected through your claim, and therefore **may result in higher premiums in future.**

As time passes after an event, some details may be forgotten so **timely reporting can ensure that key information is captured early** and Zurich Municipal can assess all of the relevant information (and collect more details if needed) whilst everything is fresh in the minds of those involved.

This also ensures that **assessments and processes completed by Zurich Municipal can be done quickly and easily**, so you can get back to normal as soon as possible, with minimal stress.

The quicker the claim is reported, the swifter we will be able to **support you when you need it most**, through claims services such as [Zurich Support Services](#).

Lastly, if you fail to report claims promptly, **you could be in violation of your policy** and may result in your claim being denied for coverage.





Stopping a loss before it stops you

We know that not all claims can be prevented, but steps can be taken to mitigate their impact or stop them from happening in the first place.

Click on the icons below to see some examples of risks, and how you can mitigate their impact.



Fire-related risks

Zurich Municipal has seen an increase in fire-related incidents over the last few years, with 70% of these incidents being caused by human activity. These losses may have therefore, to some extent, been preventable. Here are some of the major causes of property fires:

Candles

Candles, tea candles and incense burners **should never be left unattended**, and should only be used far away from curtains, net curtains, carpets and other furniture that could catch fire.

If you are leaving the room, **make sure that all candles are extinguished**.

Make sure you have smoke alarms installed and test it regularly.

Barbecues

Follow the instructions for use. Barbecues should **always be supervised while in use**, and kept away from flammable materials.

Store the barbecue on a flat, fireproof surface, to reduce the risk of tipping over.

Disposable barbecues can remain hot for hours after use, and if not disposed of safely can lead to injuries and property damage. Disposable barbecues should be **completely extinguished before disposing**.

If you live in a multi-storey building, **never** use a barbecue on a balcony. There's a high risk of igniting materials in close vicinity and fire spreading quickly to neighbouring balconies.

Take a look at our video on the key causes of household fires

Smoking

All smoking should be done away from flammable materials. Any cigarette ash or stubs should be disposed of in a safe non-flammable container or ash tray.

Do not smoke in bed, or on sofas or arm-chairs. Smoking outside is safer, but **do not smoke on balconies**.

Ensure that cigarettes are **fully extinguished before disposal**.

Any cigarette ash or stubs should be disposed of in a non-flammable container or ash tray.

Lithium batteries

Lithium batteries are found in many items, from electric vehicles and phones, to disposable vapes, but they can be extremely dangerous if not disposed of correctly. For instance, these batteries are the cause of 48% of all waste fires.

Zurich Municipal's research has found that **two million single use vapes are discarded incorrectly in the UK every week**.

If your electronic device is at the end of its life, you can take it back to your retailer. They have a legal responsibility to take back any item of WEEE (waste electrical and electronic equipment).

Some local authorities offer kerbside collections so it's worth looking at the services offered in your area.

Failing this, **most household recycling centres will have battery-safe disposal bins**. You can find your local recycling centre [here](#).

To find out more on the risks of lithium batteries and how to safely dispose of them, **download our guide [here](#)**.



Water damage

Certain properties are more vulnerable to risks such as water damage (Escape of Water). Older properties, for example, tend to have older infrastructure and when combined with modern appliances, older plumbing systems can be put under increased pressure, potentially leading to higher rates of wear and tear.

By doing regular checks, particularly in hidden areas such as behind the bath and shower panels, you can be sure of any water build up. Having a robust maintenance program in place can also limit the chance of water damage.

Scenario

A customer hadn't noticed a gap appear beneath the sealant of their bath, as the sealant appeared in good condition with no obvious signs of degradation. Over several years, water had leaked through the defective sealant and beneath the bath and into other residences. As there was no routine inspection behind the bath panel, the water damage went unnoticed until it was too late.

Cost: Approximately £400,000

Smart water sensors and water shut off devices are another way of spotting leaks before it's too late. These devices can spot the smallest change in your water consumption, alert signs of water damage and shut off water supply before it's too late.

In the event of a leak, make sure you:

- ✓ Know where the stopcock (shut off valve). Test it to ensure it can be turned off quickly and easily.
- ✓ Have emergency contact details to hand, including a certified plumber and the building and contents insurer.
- ✓ Are easily contactable in case a leak occurs whilst you're not there.
- ✓ Isolate the water supply as soon as possible.
- ✓ Take photos of the incident.
- ✓ Preserve any damaged plumbing and contents.

Tell-tale signs you have a water leak:

- Loss of boiler pressure
- The smell of mould
- A damp patch appearing
- Receiving a high water bill

Take a look at our video on the key causes of Escape of Water



Storm and flooding

The weather can often be unpredictable and the impact from storms and flooding can cause widespread damage, with claims running into thousands of pounds.

A combination of deteriorating roads, ageing drainage systems and more frequent extreme weather events like flash flooding due to climate change, may lead to more frequent and greater claims. It is therefore important to be prepared for these events, and to report losses quickly if they do happen.

Our tips to help be prepared for and mitigate the risk of flooding:

- ✓ Identify below-ground structures potentially exposed to flood waters.
- ✓ Inspect roof panels, gutters, water proofing systems, conditions of eaves, etc. as part of the building's regular maintenance plan.
- ✓ If possible, carry out maintenance work before an event occurs to lessen the impact.
- ✓ Check your flood risk using government services such as [this long-term flood risk tracker](#) and other local sources.





Top tips

- When carrying out installations and repairs, it is important to **always use experts with the right qualifications and equipment** - or it may cost more in the long term.
- **Get in touch as soon as a loss occurs.** Zurich Municipal will support you every step of the way and aim to get you back to normal as quickly as possible.
- **Have as much information to hand as possible**, including your policy number and any supporting documents such as photographs.
- **Check out our [claims guides](#)** on different scenarios which may occur - from a burst pipe, to what to do in the event of a fire.
- **Try to avoid getting any repairs done before they've been approved by Zurich Municipal.** We will organise any necessary repairs for you or send you a cheque for the amount you've claimed. If you do have to make repairs (for example, for health and safety reasons), make sure you've thoroughly photographed the damage, or kept any physical evidence, along with any receipts for the work done.
- **Have a read of our [News and Insights hub](#)** which houses articles on everything that's happening in the insurance industry, including trends and claims news.

How to claim

Get in touch with Zurich Municipal to report your claim by calling us on **0800 028 0336**. Alternatively, log it on our online portal [here](#).

During your claim, we may ask you for some or all of the following, so it's best to have these details to hand:

- your policy number
- the full address of the affected property
- a description of what happened
- details of the damage to the property
- a crime reference number for theft and malicious damage claims
- any supporting documentation you have available

We'll check that your claim is covered by the policy and confirm that you're entitled to claim with your housing provider.

Get in touch

At Zurich Municipal, we help protect the things that really matter to you. Since 1993 we've insured charities, voluntary organisations, housing associations, and the education and public sectors, helping you to better understand and reduce the risks you face.

At Zurich Municipal we believe in a brighter future for our communities. That's why we make it our purpose to help make them more sustainable and more resilient.

To discuss any aspect of this brochure further, or for more information email info@zurichmunicipal.com or click [here](#) to get in contact.



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