

**Building insurance summary**  
**Leasehold flats and maisonettes**

**June 2020**

This is a summary of the cover provided under the buildings insurance policy.  
It is for information only and does not form part of the policy.

If you should you require any further information, or need to make a claim, then contact our insurance section on **01582 546123**.

**Insured with:** Zurich Municipal

**Name of insured:** Luton Council

**Policy no:** QLA-18U008-0013

**Policy renewal date:** 31 March 2022

**Tenant/lessee/mortgagor:**

**Premises:**

**Sum insured:** Full reinstatement value

<b>Excess:</b> Storm, flood, escape of water, impact on own vehicle, falling trees	£50
Subsidence	£1000

The excess is the amount that has to be paid by you in respect of each separate claim.

### **Cover provided by the policy**

1. Storm or flood excluding damage or consequential loss:

- attributable solely to change in the water table level
- caused by frost, subsidence, ground heave or landslip
- in respect of moveable property in the open, fences and gates

2. Fire, lightening, explosion and aircraft or other aerial devices or articles dropped from them in respect of the buildings or private dwellings

3. Earthquake

4. Subterranean fire

5. Fire only resulting from the property's own spontaneous fermentation or heating

6. Storm, excluding damage or consequential loss caused by:

- the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal or dam.
- inundation from the sea whether resulting from storm or otherwise
- attributable solely to change in the water table level
- caused by frost, subsidence, ground heave or landslip

in respect of movable property in the open, fences and gates.

6. Escape of water from any tank apparatus or pipe excluding damage or consequential loss:
- caused by water discharged or leaking from any automatic sprinkler installation
  - in respect of any buildings which has been unoccupied for a period of more than 30 consecutive days
8. Impact by any road vehicle or animal
9. Accidental escape of water from any automatic sprinkler installation in the premises not caused by:
- freezing whilst the buildings have been unoccupied for a period of more than 30 consecutive days in so far as it is in the ownership or tenancy of the insured
  - explosion, earthquake, subterranean fire or heat caused by fire
10. Additional insured perils:
- theft involving entry to or exit from any buildings by forcible or violent means or any such attempt, excluding damage in respect of any buildings which are empty or not in use
  - breakage or collapse of television or radio signal receiving apparatus
  - accidental breakage of fixed glass and or fixed sanitary-ware except in respect of any buildings which are unoccupied
  - accidental damage to supply pipes and cables.
  - accidental damage to fuel oil supply pipes, water and gas supply pipes, sewerage and drainage pipes, television telephone and electricity cable serving the buildings
  - falling trees or branches
  - leakage of oil from any fixed oil fired heating installation, including smoke and smudge damage arising from defective vaporisation
11. Subsidence or ground heave of any part of the site on which the property stands or landslip excluding:
- damage to or consequential loss arising from damage to yards, car parks, roads, pavements, walls, gates and fences unless also affecting the building.
  - damage or consequential loss caused by or consisting of:
    - the normal settlement or bedding down of new structures.
    - the settlement or movement of made up ground coastal or river erosion
    - defective design or workmanship or the use of defective materials
    - fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe.
  - damage or consequential loss, which originated prior to the inception of this cover
  - damage or consequential loss resulting from:
    - demolition, construction, structural alteration or repair of any property, or
    - ground works or excavation at the premises.
12. Riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation excluding:
- damage or consequential loss arising from:

- confiscation, requisition or destruction by order of the government or any public authority
- cessation of work
  
- consequential loss arising from deliberate erasure, loss, distortion or corruption of information on computer systems or other records, programs or software.

**Special condition**

The Insurer's liability under this insured peril will be avoided if the risk of damage or consequential loss is increased by reason of demolition, ground works, excavation or construction being carried out on any adjoining site unless admitted by the Insurer in writing.

**Mortgage company interest**

The schedule will not contain the name of the mortgage company but their interest will be noted in a list retained by the council.