

LEASEHOLD BUILDINGS INSURANCE - LEASEHOLDER FREQUENTLY ASKED QUESTIONS & ANSWERS

QUESTION	ANSWER
<p>1. Integrated Receiving System (aerial which allows for satellite signals to be passed to multiple points) - What is covered?</p>	<p>Damage caused by the falling aerial and mast is covered, but not the repair to the mast/aerial. The Aerial is covered in event of fire/lightning or by storm. This would include remounting of the item.</p>
<p>2. Leasehold Improvements/alterations- what is covered?</p> <p>- What cover can be given for the things not covered by the buildings insurance?</p>	<p>These improvements would be covered provided the improvements/alterations comply with the definition of the Buildings under the policy. The Buildings definition includes Home Owners/Occupiers improvements.</p> <p><i>Please note that cover for items of furniture not permanently fixed, would be defined to be contents</i></p> <p>In respect of non- building related items, such as leaseholders contents, the Council offer a separate contents scheme and details are available on our website (http://www.stevenage.gov.uk/housing/115743/); or details can be provided, on request to Stevenage Borough Council, or check with your own contents insurance provider.</p>
<p>3. Damage –</p> <p>- What is covered after damage is caused by something covered under the buildings insurance? (i.e Leaseholders, sub tenants have artexed over ceiling at own cost, would this be put right?)</p> <p>- What is covered after damaged is caused by a non-claimable problem? (such as leaseholder/sub tenant property leaking into another property)</p>	<p>If a claim is accepted under the buildings insurance policy, the insurers would put the property back to a pre-loss state. Therefore if the leaseholder had used artex over the ceiling at their own cost and this needed repair / replacement, the buildings insurance would also cover this.</p> <p>If a leaseholder/sub tenant has a leak which goes into another property then the other person would make a claim under their own respective insurance policy. Any damage to the leasehold/sub tenant property would be covered under their own insurance policy, as long as the cause of the loss is on the policy wording.</p>
<p>4. Communal Areas-</p> <p>- What is covered after damage is caused by something covered under the buildings insurance?</p> <p>- What is covered after damaged caused by a non-claimable problem? (such as leaseholder/sub tenant leaking into communal)</p>	<p>Your buildings insurance will cover your proportion of the costs to put right any communal claim, covered under the buildings insurance policy. Communal damage claims must be reported to the Council.</p> <p>If a leaseholder/sub tenant has a leak which goes into the communal area, any damage would be covered by the buildings insurance, as long as the cause of the loss is in the policy wording.</p>
<p>5. Doors and windows-</p> <p>- What is claimable for leaseholders own</p>	<p>There is cover under the buildings insurance for doors and windows which are damaged by a</p>

<p>front doors and windows?</p> <p>- What is covered in the communal area? (Criminal damage, wind etc.)</p>	<p>number of insured perils, such as malicious damage, theft, accidental breakage of fixed glass. The costs of the damaged glass will be covered in these instances (subject to policy terms and conditions). The costs of frames can also be considered.</p> <p>Refer to the perils insured under the policy (causes of losses) such as fire, malicious damage, storm damage etc.</p>
<p>6. Flooring-</p> <p>- What cover is there in the buildings leasehold policy?</p>	<p>Examples of flooring considered under the buildings policy are: tiled flooring, glued down carpet/tiles, glued laminate flooring. Any floor which cannot be removed is considered as part of a contents policy.</p>
<p>7. What cover is there for ceilings?</p> <p>- Does this include artex /plaster?</p>	<p>Under the buildings policy any damage to a ceiling will be coverable within the individual leaseholders property as part of the buildings insurance, subject to the insured perils.</p> <p>Yes this is included.</p>
<p>8. What cover is there for Stop Cocks?</p>	<p>This would be covered under the realms of the buildings insurance policy provided the lease agreement states that the owner is responsible for damage caused to this. The cover is based on the terms of the policy and conditions. For example, if the stop cock was damaged, as a result of the fire, then cover would apply.</p>
<p>9. Drainage-</p> <p>- What's covered? Any exemptions?</p>	<p>The costs of repairing accidental damage to underground water supply pipes, sewers, drains, underground gas pipes, electricity and telephone cables for which the leaseholder is responsible i.e those which provide services to or from the building. There is no cover for wear and tear or gradual deterioration.</p>
<p>10. Roof repairs-</p> <p>- What is covered?</p> <p>- If damage caused, what is covered?</p> <p>- Exemptions to insurance?</p>	<p>There is cover under the buildings insurance policy for roof damage, which is the responsibility of the leaseholder (and if stated in the terms of the lease). If the roof is the responsibility of the leaseholder, per the lease, then repairs to the roof, due to a storm or malicious damage, will be considered and repairs will be carried out to the affected areas only. There is no cover for wear and tear; general maintenance; damage occurring where there is no storm recorded; dilapidation over time.</p>
<p>11. What is the Claims Notification process?</p>	<p>The leaseholder should contact Sedgwick within 90 days from the date of loss, but as soon as possible. They should be telephoned on 0800 358</p>

	0172 (this is a 24 hour claims Helpline) or e-mail aspen-insurance@uk.sedgwick.com . This is for claims to the property/flat not within the communal area. Communal area related claims must be reported to Aspen/Sedgwick by the Council.
12. What exactly is covered (in simple terms)?	The Buildings Insurance policy will cover all elements of the building, which is considered the leaseholders responsibility. In simple terms, if you picked up a property and turned it upside down, what would not fall out, is classed as fixed buildings.
13. Of the above what is not covered?	Wear and tear is not covered. If there was a pre-existing structural defect, which has caused a problem, this would not be covered under the policy. Poor workmanship; wear and tear; general maintenance; claims reported in 90 days or over are excluded; undamaged areas of the building would not be covered i.e if the bathroom sink was damaged, the policy would not pay to replace the rest of the bathroom. There is also no cover for the policy excess. Properties which are left unoccupied for over 30 days also have different specifications and there is limited cover provided after the 30 days.
14. What accidental damage cover is there?	There is accidental damage cover to the drains, pipes, cables and underground tanks used to provide services to or from the building. There is also cover for accidental breakage of glass in doors or windows, ceramic hobs, sanitary ware and solar heating panels fixed to and forming part of the building.
15. Are there any other benefits provided for under the policy?	Yes. These are:- <ul style="list-style-type: none"> - Alternative Accommodation – cover limited to 20% of the rebuild valuation of the property/flat insured - Legal Liability as property owner – limited to £5,000,000
16. What is the complaints process?	Call Aspen on 0207 184 8057 or e-mail complaints@aspen-insurance.com or by writing to Group Head of Insurance Claims, Aspen Insurance UK Ltd, 30 Fenchurch Street, London, EC3M 3BD