



SUMMARY OF COVER

The summary noted below provided the key cover and key exclusions contained within your Building Insurance arranged via Glasgow West Housing Association and/or Glasgow West Enterprises Ltd.

The summary document does not contain all cover and all exclusion. For a copy of the Policy Wording, then please contact Bruce Stevenson who will send a copy by return.

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 covered by this insurance is noted.

Insurer:	Ocaso Insurance
Policy Number	50153 301521
Duration:	1 st April 2020 to 31 st March 2021
Excess on each and every loss	£100 (Residential) £250 (Shops)
Excess for subsidence losses	£1,000

COVER

- Fire, lightning, explosion, thunderbolt, subterranean fire, earthquake.
- Smoke.
- Riot, civil commotion, strike, labour or political disturbance.
- Malicious people or vandals.
- Impact by Aircraft or aerial devices, vehicles or any items dropped from them, animals any other moving external object.
- Storm or flood.
- The basis of claims settlement for gates and fences is restricted to indemnity. 10% of the replacement cost will be deducted from each claim for each year of age of the damaged items
- Freezing water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.
- Theft or attempted theft
- Subsidence or heave of the land on which the buildings stand, or of land belonging to the buildings, or landslip Falling trees or branches, telegraph poles or lamp-posts.
- Falling aerials or satellite receiving equipment, their fittings or masts.
- Accidental damage to drains, pipes, cables, and underground tanks used to provide services to or from the buildings.

- Accidental breakage of glass in doors or windows or fixed glass in furniture, plate-glass tops to furniture, mirrors, ceramic hobs, sanitary ware and solar heating panels fixed to and forming part of the building.
- Accidental Damage

EXCLUSIONS

- Damage caused by anything which happens gradually.
- Malicious Damage – Any amount over £20,000 caused by any resident to the flat or Private Dwelling in which he/she resides.
- Loss or damage by vermin, insect or domestic pets
- Damage to the appliance or system which the water or oil escapes from unless caused by freezing.
- Damage caused by gradual deterioration, gradual emission corrosion, rusting and wear and tear.
- The cost of maintenance and normal redecoration.
- Damage caused by chemicals reacting with any materials which the **buildings** are built from.

EXTENSIONS

- Short-term accommodation costs, rent or maintenance charges.
- we will pay one or a combination of the following:
- The reasonable costs of similar short-term accommodation for the tenants who normally live in the buildings and/or the reasonable cost of accommodation in kennels and/or catteries for dogs and/or cats belonging to any owner, lessee or tenant in residence, where such pets are not permitted in any alternative accommodation.
- The rent or maintenance charges you would have received but have lost including ground rent.
- The reasonable costs for temporary storage of furniture.
- Anticipated rent in respect of buildings damaged in the course of construction by any cause which would have been insured following completion and handover.
- Metered water and oil.
- Trace and access - We will pay the costs and expenses you pay with our permission to find the source of any damage
- Damage to gardens caused by the emergency services.
- If you lose the keys to the inside or outside doors of the buildings or to safes or alarms in the buildings or they are stolen, or there is accidental damage to the locks of the outside doors, safes or alarms,
- Concern for Welfare -Damage caused by competent authorities in gaining access to the buildings as a result of concern for the safety of the occupant

Unoccupied Properties - In respect of any buildings that remain unoccupied or disused for more than 60 days, you must:

- carry out internal and external inspections of the buildings at regular intervals and maintain a record of such inspections
- remove all waste, combustible materials and gas bottles, either within or outside the buildings, from the buildings
- securely lock all external doors, close and secure all windows
- turn off all sources of power, fuel and water at the mains, however;
- where the buildings are protected by an intruder alarm system, you must provide sufficient power to operate the system
- the heating system may be left in operation to maintain a temperature which will provide adequate protection throughout the buildings against frost damage
- The Insurers shall be advised immediately if the full rebuilding cost of the unoccupied building exceeds £500,000.

CLAIMS CONDITIONS

These are the conditions you will need to keep to as your part of the contract.

If anything happens which might lead to a claim, what you must do depends on what has happened. The sooner you tell us, the better. If we have not heard from you within 90 days we may not consider your claim.

- What to do If someone is holding you responsible for an injury or damage:
- nobody must admit they were responsible.
- contact your insurance advisor immediately and provide full details in writing as soon as you can.
- if you receive any writ, summons or other legal document, send it to your insurance advisor straight away without answering it.
- If you are a victim of theft, riot or vandalism:
- tell the police within 24 hours from discovering the loss or damage and ask for an incident number.
- contact Bruce Stevenson as soon as you can.
- For any other claim:
- tell Bruce Stevenson as soon as possible.



Rights and Responsibilities

We may need to get into a building that has been damaged to save anything we can and to make sure no more damage happens. You must help us to do this but you must not leave your property with us, as our responsibility.

You must not admit, settle, reject, negotiate or promise to pay any claim without our written permission. We will not unreasonably hold back our permission.

We have the right, at our expense and in your name to:

- take over the defence or settlement of any claim
- start legal action in your name to get compensation from anyone else; or
- start legal action in your name to get back from anyone else any payments that have already been made.

You must give us, and pay for, all the information we reasonably ask for about any claim. You must also help us to take legal action against anyone or help us defend any legal action if we ask you to.

Other insurance

If you claim under this policy for something which is also covered by another insurance policy, we will only pay our share of the claim. You must give us full details of the other insurance policy.

The above details are a **summary** of the cover only

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:

Claims Department at Bruce Stevenson Insurance Brokers

76 Coburg Street

Edinburgh

Telephone number 0131 561 2423

Email amanda.shades-mckenzie@brucestevenson.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:

Richard McDonald
Bruce Stevenson 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 Managing Director
Ocaso Insurance
3rd Floor,
110 Middlesex Street,
London,
E1 7HY

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

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone Number: 0845-080-1800

Financial Services Compensation Scheme.

We will advise you if any insurance product provided to you by us is not protected by the Financial Services Compensation Scheme.

DATA PROTECTION

All information supplied by you is considered to be confidential and is only disclosed in the normal course of negotiation negotiation and maintenance of your insurance transactions. Under the Data Protection Act you have the right to see personal information we hold about you in our records.