



bruce stevenson
Insurance Brokers

SUMMARY OF HOUSING STOCK INSURANCE FOR
OWNERS FACTORED BY CADDER HOUSING
ASSOCIATION LTD

ARRANGED BY

RICHARD MCDONALD, BRUCE STEVENSON INSURANCE
BROKERS LTD

'bespoke insurance, guaranteed service'

SUMMARY OF COVER
CADDER HOUSING ASSOCIATION LTD

The summary noted below provided the key cover and key exclusions contained within your Building Insurance arranged via Cadder Housing Association.

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.

Policy Number	5906723
Effective Date	6 th May 2015
Expiry Date	5 th May 2016
Building Sum Insured	Part of block sum insured of £31,200,000
Standard Excess on each and every loss affecting each and every premises	£100
Subsidence Excess on each and every loss affecting each and every premises	£1,000
Annual Premium Payable	£83.52
Insurance company	UK Insurance Trading As NIG Insurance

Definition of a Building

The structure of the house, bungalow, flat, apartment, block of flats or commercial property owned by you, or for which you are legally responsible which has been declared to us and which we have accepted under this insurance including:

Garages, greenhouse, sheds and outbuildings

Statues and fountains cemented into the ground

Aerials, satellite dishes and solar panels

COVER

WHAT IS COVERED	WHAT IS NOT COVERED
FIRE, SMOKE, LIGHTNING, EXPLOSION, EARTHQUAKE	-
STORM OR FLOOD	<p>Loss or damage caused by frost</p> <p>A 10% reduction from each claim for each year of age in respect of loss or damage to fences and gates.</p> <p>Loss or damage to swimming pools, tennis courts, paved terraces, patios, footpaths, drives, foundations unless the main structure of the building is damaged by the same cause at the same time</p>
FREEZING WATER IN FIXED WATER OR FIXED HEATING SYSTEMS, ESCAPE OF WATER FROM WASHING MACHINES, DISHWASHERS, FIXED WATER OR FIXED HEATING SYSTEMS OR OIL ESCAPING FROM A FIXED HEATING SYSTEM	<p>Loss or damage to the appliance or system itself from which the water escapes except where the damage is caused by freezing</p> <p>Loss or damage to swimming pools</p> <p>Subsidence, landslip or heave caused by escaping water</p>
RIOT, CIVIL COMMOTION, STRIKE, LABOUR OR POLITICAL DISTURBANCE	Any claim reported to us more than 7 days after the date of the incident
MALICIOUS DAMAGE	<p>Loss or damage caused by you</p> <p>The first 50% of each and every loss or the excess, whichever is the greater, for the cost of removing graffiti. This does not</p>



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	apply to graffiti within the building
THEFT OR ATTEMPTED THEFT	Loss or damage caused by you or any visitors to you or any immediate family
SUBSIDENCE, HEAVE OR LANDSLIP OF THE SITE ON WHICH YOUR BUILDINGS STAND	The excess Loss or damage to: Patios Drives Terraces Footpaths Tennis courts Swimming pools Fountains Playgrounds and Play areas Car parks Walls Fences Gates Canopies CCTV Security equipment Fixed signs External lighting Solid floors New structures when simply bedding down/expanding/shrinking Coastal or river erosion Action of chemicals Buildings under construction/demolished/altered
FALLING TREES OR BRANCHES	-
FALLING AERIALS OR SATELLITE RECEIVING	-



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EQUIPMENT	
IMPACT BY FLYING OBJECTS, VEHICLES, TRAINS, ANIMALS OR AIRCRAFTS OR ANYTHING DROPPED FROM THEM	-
ACCIDENTAL DAMAGE TO DRAINS, PIPES, CABLES AND UNDERGROUND TANKS USED TO PROVIDE SERVICES TO OR FROM THE BUILDINGS WHICH YOU ARE LEGALLY RESPONSIBLE FOR	Loss or damage caused by or from movement settlement or shrinkage of any part of the buildings or land belonging to the buildings
ACCIDENTAL BREAKAGE OF FIXED GLASS IN DOORS OR WINDOWS, CERAMIC HOBS IF FITTED, SANITARY WARE, SOLAR HEATING PANELS FIXED TO OR FORMING PART OF THE BUILDING OR WITHIN THE BOUNDARY OF THE BUILDING	-
ACCIDENTAL DAMAGE	Loss or damage caused by the buildings moving, settling, shrinking, collapsing or cracking Loss of damage caused by any process of cleaning, repairing, renovating or maintaining the buildings Loss or damage to swimming pools, tennis courts, patios, paved footpaths, roads, car parks, lamp posts and drives

SOME POLICY EXTENSTIONS TO COVER ARE:

- Damage to the property caused by the forced entry of the Emergency Services but not including cover if this is as a result of actual or suspected criminal activities
- Loss of Rent and cost of alternative accommodation
- Loss of keys where they are stolen
- Costs and expenses to find the source of any damage caused to the **building** by escape of water from fixed water or heating system and then make good. (You must have the insurers written permission)

SOME CONDITIONS TO THE CONTINUANCE OF COVER ARE:

- You must take all reasonable steps to minimise loss or damage to all insured property including keeping the buildings in a good condition and state of repair.
- **You MUST advise if your property becomes unoccupied**

The above details are a **summary** of the cover only. Please contact Lynne Richard McDonald, Bruce Stevenson Insurance Brokers, 38-40 New City Road, Glasgow, G4 9JT on 0141 354 2895 or Richard.mcdonald@brucestevenson.co.uk if you wish to obtain a copy of the full policy wording.

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.

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Claims should be reported in the first instance to:

Claims Department at Bruce Stevenson Risk Management

76 Coburg Street

Edinburgh

Telephone number 0131 561 2423

Email Amanda.shades@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 Risk Management
38-40 New City Road
Glasgow
G4 9JT

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

The Managing Director
UK Insurance
Crown House
145 City Road
London.
EC1V 1LP

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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

Cancelling the Policy

Your Policy may be cancelled by **you** within 14 days of receipt of **your** Policy (This is known as the “cooling off” period). If **you** elect to cancel within this period **you** should return all documents to **us** and **we** will pay a refund of premium for the full amount paid to **you**. If a claim has been made or an incident advised that could give rise to a claim during the “cooling off” period **your** Policy will be treated by **us** as in force and no refund of premium will be made.

If **you** elect to cancel **your** Policy after the “cooling off” period has expired but still during any **period of insurance you** must give 14 days” notice in writing to us. **You** will be entitled to a proportionate refund of premium, based on the number of days remaining in the Policy period, unless a claim has been made (or an incident advised that could give rise to a claim) during the **period of insurance** when no refund of premium for the **period of insurance** will be made.

Where **you** pay by Instalments any amount of premium returned under this condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.

We may cancel **your** Policy (or any Section of it) at any time and in any **period of insurance** by giving a minimum of 14 days notice to **you** in writing at **your** last known address. **you** will be entitled to a proportionate refund of premium, based on the number of days remaining in the Policy period, unless a claim has been made (or an incident advised that could give rise to a claim) during the **period of insurance** when

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no refund of premium will be made. Where **you** pay by Instalments any amount of premium refunded under this condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.

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 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.