



Section 7:

Buildings and contents

insurance

Buildings insurance
Contents insurance

Partnership • Respect • Pride
Excellent services for you and your community



7. Building and contents insurance

Buildings Insurance

As the landlord and freeholder of the building we are responsible for arranging the buildings insurance. We do this by negotiating payments which are usually lower than can be achieved by private homeowners.

The buildings insurance we take out on your behalf covers the structure of the building and includes fixtures and fittings. The policy covers incidents that are an 'insurable peril', which includes damage from a storm or escape of water but it does not include anything that happens gradually such as wear and tear.

You can get a summary of the current insurance schedule by downloading a copy from our website or contacting our Customer Service Team.

If you need to make a claim against the buildings insurance policy, please download a claim form from our website or contact the Commercial Team and they will provide you with contact details for the insurer in place at the time of your claim. You have the right to contact the insurers directly about the claim. If loss adjusters are involved you will need to allow them into your home so that they can assess the damage.



Please do not arrange to have any repair work done until you have received written permission from us or the insurance company. We are not responsible for anything not covered by the insurance if you go ahead with work without permission. Please remember that you will be responsible for paying the excess on the policy.

Contents Insurance

It is important to remember that our buildings insurance will not cover your possessions. You are responsible for insuring the contents of your home.