

Q20 What would happen if the fencing that borders the communal grounds of the block is blown down in a gale?

ANSWER Fencing is dealt with as a maintenance item as it is not insured for this type of damage.

Q21 A workman has damaged one of the communal lighting covers with his ladder – is this covered by insurance?

ANSWER If it was a St. Leger Homes workman then St Leger would repair the damage. If the damage was caused by a contractor then we would claim against the contractor's insurances.

Q22 The roots of a tree adjacent to the block were I live have damaged a drainage pipe running underground through the grounds to the block. Will St. Leger Homes be claiming through the insurance policy?

ANSWER This is a maintenance item, we do not insure for this cover.

Q23 Rain water has somehow got into the intercom system to the block which has stopped working. Will this be treated as an insurance claim?

ANSWER Yes, the intercom system is covered on St. Leger Homes' insurances and we would make a claim.

Q24 Someone has been throwing stones at the communal doors to the block where I live and the glass is broken. Is this something that will be claimed for through the insurance?

ANSWER Yes, St. Leger Homes would make the claim for the damage.

Q25 If a leaseholder is aware that any matter is a result of criminal damage should they obtain a crime reference number from the Police?

ANSWER Yes, any criminal damage should be reported to the police.

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1 Türkçe 2 Русский 3 فارسی 4 Polski 5 國語 6 العربية 7 کۆردی 8 اُردو



Leaseholder insurance

frequently asked questions

Q1 Who insures the block that my flat is located in?

ANSWER The current buildings insurers for Doncaster Council are Zurich Municipal.

Q2 What is covered by the insurance?

ANSWER The structure of the shop/flat, garages, domestic outbuildings, wall, fences, terraces, drives and paths.

1. Fire, explosion, lightning and earthquake.
2. Riot, civil commotion, strikes, labour or political disturbances or malicious damage.
3. Storm and flood, excluding loss or damage
 - a) by frost,
 - b) to fences and gates.
4. Escape of water from any fixed tank, pipe or appliance.
5. Falling trees or branches.
6. Theft or attempted theft.
7. Collision by any vehicle or animal.
8. Subsidence, ground heave or land-slip, excluding loss or damage
 - a) to walls, gates, fences, terraces, drives and paths unless the structure of the private dwelling is damaged at the same time.
 - b) to solid floors caused by compaction of in-fill or the use of defective materials or faulty workmanship.
9. Accidental damage, breakage or collapse of Telecommunication systems, fittings or masts.
10. Accidental damage but limited to the breakage of
 - a) fixed glass and sanitary ware,
 - b) fixed water or heating installations, inspection covers and cables serving the building.

Accidental damage does not include normal deterioration wear and tear.
N.B. Plate Glass is the responsibility of the occupier

Q3 Am I able to use an insurance company of my choice?

ANSWER Not for the buildings insurance because we are still responsible for the upkeep, repair and maintenance of the structure and communal areas.

Q4 How do I pay the cost of insurance for my flat?

ANSWER The cost of insurance is included within the Service Charge invoice which is issued annually to leaseholders by St. Leger Homes of Doncaster.

Q5 How is the cost of insurance for my flat calculated?

ANSWER The cost of buildings insurance is calculated based upon the number of properties Doncaster Council are insuring and not on individual properties.

Q6 Why is the amount that my flat is insured for so different to what I could sell it for?

ANSWER The sum insured under a buildings policy is the full rebuilding cost of the property. The market value of your home or the Council Tax band valuation has no direct relationship to the rebuilding cost of your home.

Q7 Does the insurance I pay cover the contents of my flat?

ANSWER No, you are responsible for insuring the contents of your home and all of your personal possessions. It is recommended that you take out your own insurance otherwise you could find yourself in real difficulty if there was damage or loss within your home caused, for example, by fire, theft or flooding.

Q8 Can St. Leger Homes of Doncaster insure personal possessions within my flat?

ANSWER No, as your personal possessions are your responsibility.

Q9 How can I insure my personal possessions?

ANSWER Household contents insurance is available from many different sources, including insurance companies, insurance brokers and banks.

If you are uninsured you risk financial loss from burglary or theft and from damage as a consequence of hazards such as fire and burst pipes.

If you are unsure or require advice about contents insurance, we will be pleased to help you.

Q10 Are St. Leger Homes able to arrange contents insurance?

ANSWER St. Leger Homes has arranged a contents insurance scheme, which is geared for the needs of our leasehold customers.

The scheme is set up with Marsh and Royal Sun Alliance and offers you the following:

- Competitive costs
- No excess payable in the event of a claim
- New for old cover
- Cover for theft, flood, fire, water damage, freezer contents and vandalism
- Accidental damage for TV's, video recorders, mirrors and fixed glass in furniture
- Cover for theft or loss of keys

To join the scheme you must fill in an application form, these are available from your local St. Leger Homes office or can be downloaded from our website. Once accepted on the scheme St. Leger Homes will send you details about your policy and the payment options.

Q11 Does the insurance cover decorations within my flat?

ANSWER Decorations are your responsibility, you should ensure your contents insurers are aware of this as any damage to decorations should be claimed through them, or met by you.

Q12 How do I make a claim on the buildings insurance?

ANSWER You only need to make a claim through the buildings insurance if part of the building that you are responsible for is damaged. To do so you should contact Doncaster Council's Insurance Team on 01302 736997 for a claim form. Should you need to undertake emergency repairs you should keep a copy of the receipt for when you make a claim.

Q13 Do I have to pay any excess if I make a claim?

ANSWER If you make a claim for any damage that you are responsible for there is no excess to pay.

Q14 What do I do in the case of an emergency – like a flood for example?

ANSWER You should contact St. Leger Homes Repairs Contact Centre immediately on 0808 1263123

Q15 Is any damage caused by subsidence covered by the insurance policy?

ANSWER Any damage caused to the building as a consequence of subsidence is covered by the insurance policy.

Q16 Does the insurance company provide a 24 hour service?

ANSWER No it does not. The insurance company can be contacted during normal office hours.

Q17 Is the insurance company able to recommend suitable trades people to provide quotations and carry out any claim related works?

ANSWER No it does not. The insurance company can be contacted during normal office hours.

Q18 Am I covered under the buildings insurance if my flat is flooded by the flat above, and how can I claim?

ANSWER If the flood is caused by something we are insured for, like a burst pipe in the property above for example, you can make a claim under the buildings insurance for any structural damage and damage to decorations. It does not make any difference whether the property is leasehold or tenanted. For a leaseholder to make a claim for decorations they must show that we have been negligent. Just because an incident has occurred does not necessarily mean that we are liable.

If the damage is caused by the tenant or leaseholder in the property above being negligent, through leaving a tap on for example, you would have to claim against them directly or make a claim on the buildings insurance if they have 'property owners' liability. However, if the claim is for damage to your home contents, and you have home contents insurance, you will have to claim through that insurance policy.

Q19 What if I flood the flat below?

ANSWER If a leaseholder lives in the flat below and the flood is caused by something we are insured for, (for example a burst pipe) they will need to claim on the buildings insurance for any structural damage and their contents insurance for damage to decorations within their property.

If the damage is caused by you being negligent, through you leaving a tap on for example, the leaseholder below would claim against you directly for damage to contents or decorations. They could also make a claim on the buildings insurance for damage to the structure. Alternatively they may make a claim on their home contents insurance if they have one.

If the property is tenanted, the tenant will have to contact us to arrange repairs. If there is any damage to their contents or decorations the tenant may claim against you directly. Alternatively they may make a claim on their own home contents insurance if they have one.