

INSURANCE

Making a Building Insurance claim

Please make contact with our insurance provider **Zurich** on 0800 335 500 quoting policy number JHA-22S618-0013.

If the damage is outside of your property in a communal area, please contact our Customer First Team.

You will need to report your claim within 30 days of the loss date. If the loss is as a result of malicious damage or theft, you will need to report this to the police to obtain a crime reference number. Zurich will be able to guide you through the process.

You will be required to pay the policy excess to Zurich before works commence. The amount of excess you will have to pay can be found on your buildings insurance certificate.

The party that makes the claim is the party that will be subject to payment of the excess.

Emergency out of hours Insurance Losses

Contact Zurich on 0800 335 500. Zurich may not be able to check your details outside of office hours so you may need to pay for the emergency work yourself and claim back these costs at a later date.

Making a claim against us

Under the terms of our insurance policy, we will consider claims for injury and/or damage to personal possessions.

You can send your claim to us by email or letter, stating why you believe we are legally responsible or liable. Your claim will be considered by our insurer who will recommend whether we have legal liability. We will agree to make a decision on liability within 90 days from the date of acknowledgement of your claim.

Fraud

Any fraudulent claims are taken very seriously by us and if fraud is suspected, your details will be passed to fraud prevention agencies. Law enforcement agencies may also access and use this information.

If you have any further questions about our insurance please email us on lease.enquiries@goldinghomes.org.uk