

Insurance

What is insured?

The information below explains briefly what is covered. The full terms and conditions are contained within the policy document. In the event of any dispute, the information contained in the policy document takes precedent over any information contained here.

AJG insurance covers the building against fire, flood, malicious damage, impact and the usual insured perils. It includes accidental damage to fixed glass and fixed sanitary ware, but does not cover all forms of accidental damage. The policy also covers you for Property Owner liability.

What is the excess on the policy?

There are excesses on this policy – please check with Arthur J. Gallagher for further details

What if my property is damaged by fire, etc?

Hopefully this will never happen, but if it does, you are covered for the reinstatement of your property including professional fees.

Is the property insured if it is unoccupied?

If the property is unoccupied for more than 14 days then the gas, electricity and water must be turned off at the mains and the water must be drained down. You must also inform your Housing Officer if you intend being away for long periods.

What is not insured?

Your contents, which you should arrange to insure separately. Fair wear and tear-i.e. items that need replacing because they have become worn out.

How do I make a claim?

If you need to make a claim contact, Arthur J. Gallagher, 27-30 Railway Street, Chelmsford, Essex CM1 1QS or call 01245 341 200.